Modern Dictation

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Book .C 477

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Chartier, Edward Morris

MODERN DICTATION

A DICTATION MANUAL COMPRISING VOCABULARY, BUSINESS LETTERS, SHORTHAND PLATES AND LEGAL FORMS FOR *the* TEACHING AND LEARNING OF SHORTHAND

By

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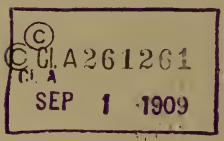

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PREFACE

The letters and legal forms contained in this manual were compiled with a view to affording the student an opportunity to become familiar with actual business terms and technicalities, and to prepare him for the business world as a competent amanuensis or reporter.

For the purpose of enlarging the student's shorthand vocabulary and aiding him further in the work, words and phrases have been selected from the different letters and law matter, and the correct shorthand outline written by the author and reproduced by photogravure. Thus he has a picture of the correct forms and proportions before him.

The student may be assured that if he practice both reading and writing persistently and conscientiously, he will be prepared to fill any stenographic position when he has completed this course.

These entire exercises should be practiced as suggested by the shorthand notes in the fore part of this manual—short sentences, parts of sentences and phrases taken separately and written repeatedly.

That this book may serve the purpose for which it is intended, that of aiding both the teacher and the student, is the sincere wish of the author.

THE AUTHOR.

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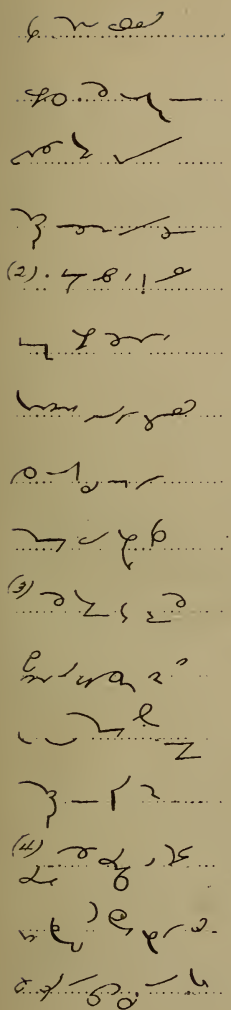


WOOD AND COAL

—1—

Dear Sir:

We continue to handle the reliable anthracite coal, and we are now prepared to quote you contract prices on same. We shall be [25] glad to hear from you soon.

Yours truly,

(33)

—2—

Gentlemen:

The strike situation here is getting serious and it greatly interferes with our making as prompt shipments as usual. Your carload of coal [25] will go forward to-day. We trust you will pardon the delay.

Yours truly,

(38)

—3—

Gentlemen:

We are pleased to advise you that we are receiving shipments of choice coal and wood. Should you wish to put in your winter's [25] supply at this time, we should be glad to figure with you.

Yours truly,

(39)

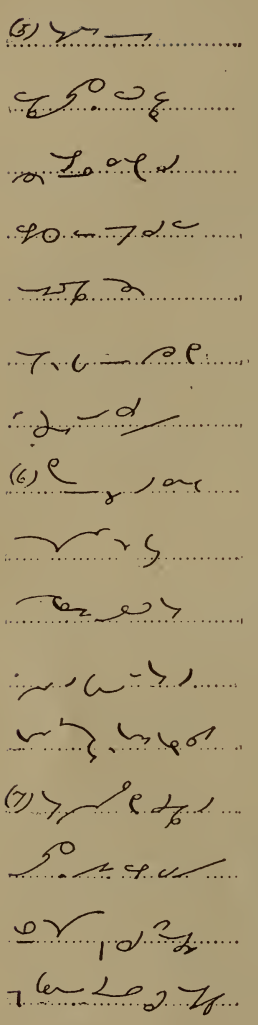
—4—

Dear Sir:

If you are in the market for wood and coal of the best quality, you should get our prices before placing your order.[25] After October 1st this class of fuel will probably advance 15 per cent in price.

Very truly yours,

(44)



—5—

Dear Sir:

Please send at once one car lump coal and one of hickory cordwood. In referring to our recent order for anthracite [25] coal, you will find that it was for one instead of two cars. We herewith enclose you draft to cover order, and the balance will [50] follow soon.

Yours truly,

(54)

—6—

Gentlemen:

Replying to yours of recent date, we will communicate with the different mine operators and learn, if possible, the cause of the advance in [25] the price of their products, and we will advise you promptly, as per your request.

Yours truly,

(42)

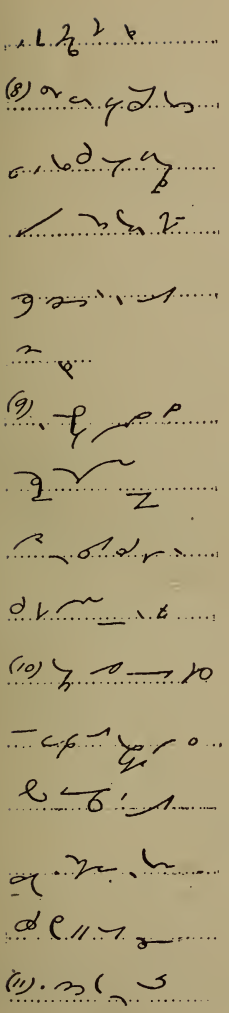
—7—

Dear Sir:

Please cancel our order for two cars of lump coal and substitute anthracite, holding same until we can give you full shipping instructions.[25] The great depression in financial affairs in this section, has greatly affected our business.

Very truly yours,

(42)



—8—

Gentlemen:

Herewith I hand you check in full payment of account as per bill enclosed, which please receipt and return. We should appreciate your adjusting [25] the matter of shortage on your last shipment.

Yours very truly,

(36)

—9—

Gentlemen:

Your telegraphic communication received. We regret that we cannot at this time comply with your request for discount on bill just consigned to [25] you on September 15th.

Yours truly,

(32)

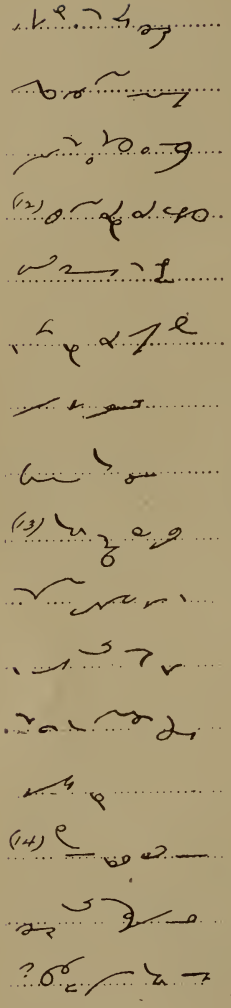
—10—

Dear Sir:

Please ship six tons of coal to the Electric Light and Power Company of this city. Our supply of steam coal is almost [25] exhausted and we would ask that you promptly fill our order of the 11th instant.

Yours truly,

(43)



—11—

Dear Sir:

The shipment of dry wood, invoice 1,025, has just arrived and we find a shortage of several cords. Kindly [25] attend to this and communicate with us either by mail or telephone.

Yours truly,

(39)

—12—

Gentlemen:

Accept our thanks for your order for anthracite coal, which will be shipped at once. We would urge that you submit your order for [25] your season's supply soon, as there is sure to be an advance in price.

Yours truly,

(41)

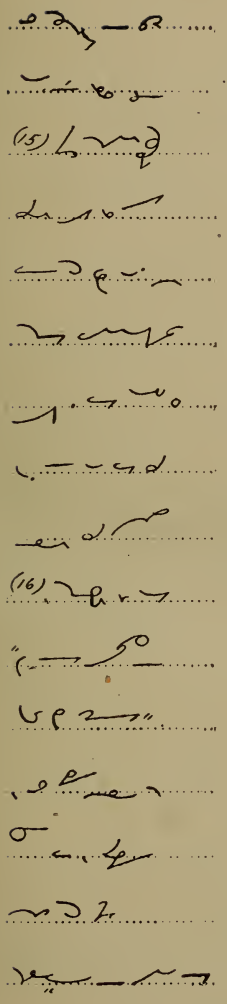
—13—

Dear Sir:

Prices on wood and coal are net, therefore we cannot allow you cash discount on your last invoice. We credit your account with [25] the amount paid. Kindly remit balance as soon as possible.

Yours very truly,

(38)



—14—

Gentlemen:

Replying to your letter relative to shortage on invoice 228, we will refer same to our shipping clerk, who can possibly trace [25] the error. We are always pleased to rectify any mistake on our part.

Yours truly,

(40)

—15—

Dear Sir:

Some time ago we sent you bill for goods furnished you last year. Since then we have heard nothing from you. We trust you [25] will not neglect this account longer, and thus necessitate our putting it in the hands of our attorney for collection.

Very truly yours,

(48)

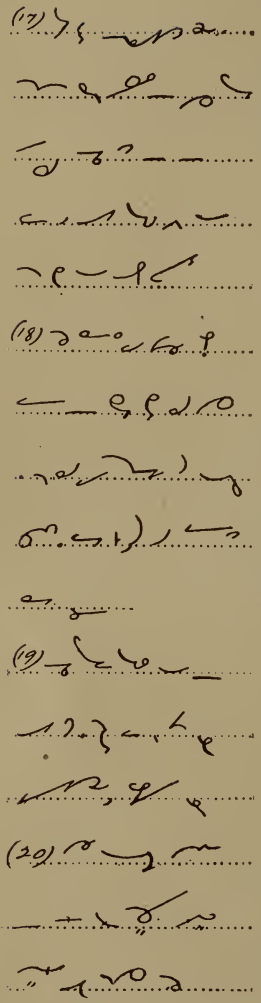
—16—

Dear Sir:

We telegraphed you on the 5th instant: "Add seven tons lump coal to previous order. Ship at once." Your letter received this morning [25] would imply that you have not received this message. We have asked the Western Union to send tracer after it.

Yours truly,

(47)



—17—

Gentlemen:

Please advise us at your earliest convenience whether or not we may expect your solicitor to call upon us this fall. It is our [25] wish to take advantage of the lowest prices, as you know we order in large quantities.

Yours very truly,

(44)

—18—

Gentlemen:

We are writing our old customers, urging them to place their orders for coal and wood for their winter's use, before navigation closes, and [25] thus get the benefit of steamship rates.

Yours truly,

(34)

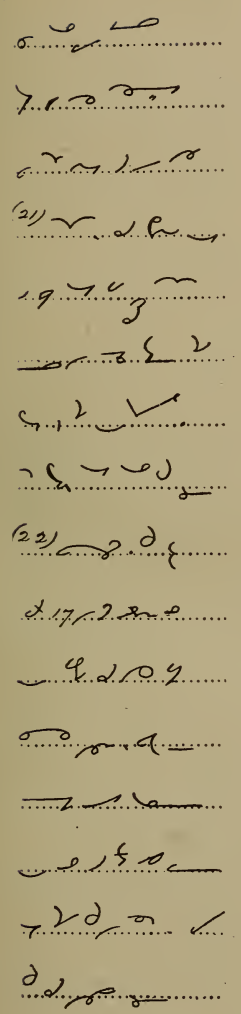
—19—

Dear Sir:

It is our opinion that prices are now at their lowest ebb, and we would advise that you submit your order as soon [25] as convenient for the entire season.

Yours very truly,

(34)



—20—

Dear Sir:

Cars, numbers 216 and 217, consigned to T. P. Wilson, Saint Paul, Minnesota, loaded with coal, were wrecked near [25] their destination. Please credit Mr. Martin's account with the contents of these cars.

Yours truly,

(40)

—21—

Dear Sir:

We thank you for order contained in yours of the 9th instant, which shall have our immediate attention. It is our desire to [25] build up a good business in your vicinity and we would appreciate your influence in our behalf.

Yours truly,

(44)

—22—

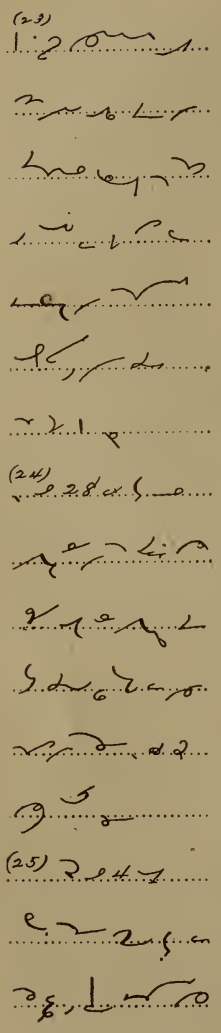
Dear Sir:

I am in receipt of a bill, dated February 17th. You have certainly made an error in your charges for coal, which if [25] I remember correctly, you quoted at 10c. less per ton in your letter of December 6th, than indicated by this bill.

I herewith return [50] bill for correction.

Yours truly,

(55)



—23—

Gentlemen:

The quality of coal contained in your last shipment to us was not altogether satisfactory. If we continue our patronage with you, we shall [25] have to insist that your goods keep up to standard. We can use a large quantity, if you can furnish us with the best grade.[50]

Yours very truly,

(53)

—24—

Dear Sir:

Your letter of the 28th ult., addressed to our superintendent, is received. We find that the car you refer to was loaded [25] under the supervision of two different foremen, who are positive that the correct weight was given.

We will write you further after a careful investigation.[50]

Yours truly,

(52)

—25—

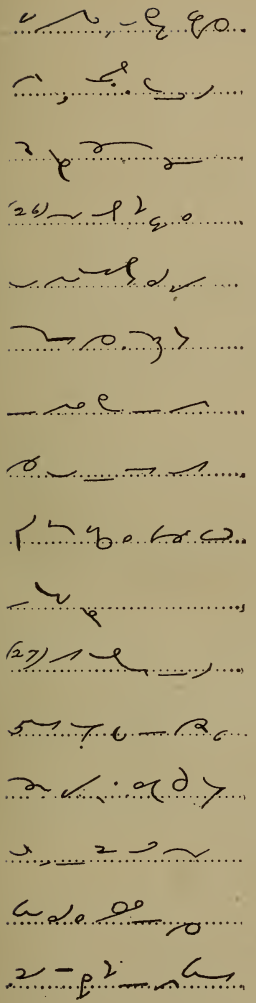
Dear Sir:

We have your letter of the 4th instant, and replying we take pleasure in advising that we are headquarters for the genuine smokeless [25] coal which some people use in the place of hard coal.

Thanking you for the inquiry and hoping to be favored with your valued order,[50] we remain

Yours truly,

(54)



—26—

Gentlemen:

Most large business houses are now sending in their orders for their winter's coal, and we should be pleased to send our representative to [25] see you. Coal is now at its lowest figure, and we wish to give all our customers the advantage of these prices.

Yours very truly,

(50)

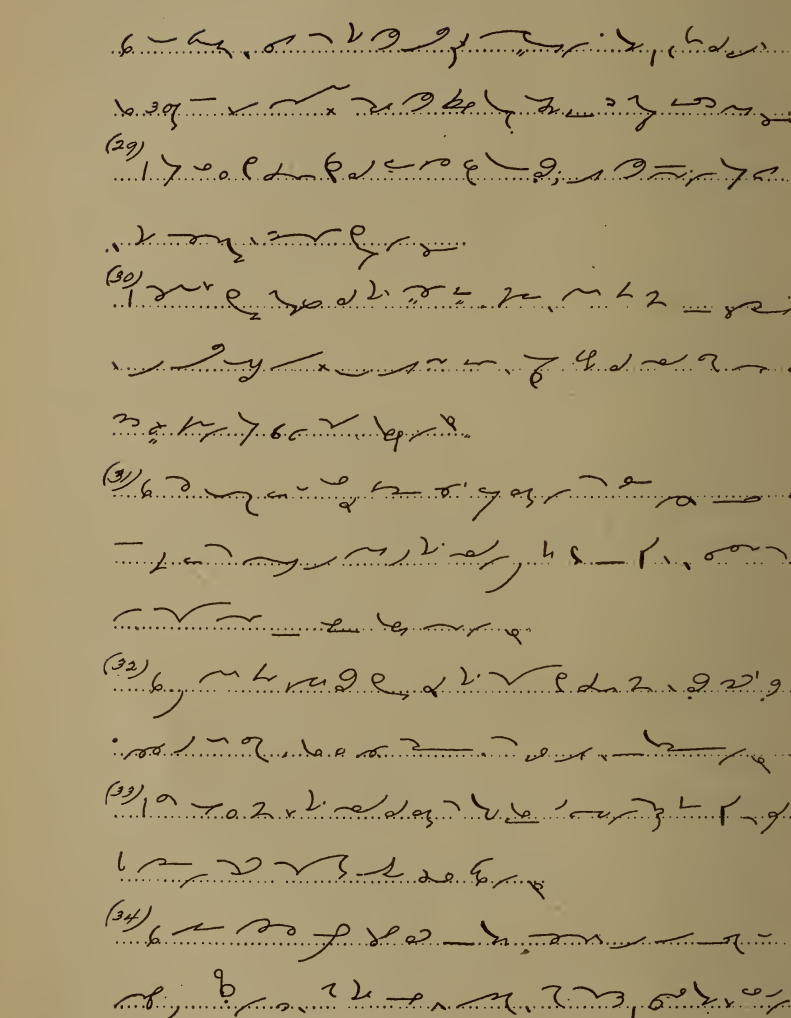
—27—

Gentlemen:

This is in reply to your favor of the 5th instant, enclosing draft to cover your account. We herewith return you the receipted bill.[25] Please notify us at what time it will be most convenient for our solicitor to call, and he will try to arrange his business to [50] suit your convenience.

Very truly yours,

(56)



LUMBER

—28—

Dear Sir:

In compliance with your request we billed car of lumber, f.o.b. Minneapolis. The prices given you do not admit of our [25] allowing you over thirty days' time on this consignment.

We hold the car of fixtures pending instructions as to what disposition is to be made [50] of contents. Yours truly,

(54)

—29—

Gentlemen:

Please enter our order for immediate delivery for one car hard pine flooring; also car of transoms, door and window frames. Please quote us your [25] best terms and prices on hemlock plank.

Yours truly,

(34)

—30—

Gentlemen:

We are sending you the plans and specifications for building on Market Street, and ask that you kindly submit estimate at your convenience on [25] all lumber necessary for same.

In your last month's statement you included charges for material omitted from the shipment of October 2d. Please credit our [50] account with this overcharge. Very truly yours,

(57)

—31—

Dear Sir:

We are informed that in the near future you contemplate erecting a handsome residence. We desire to call your attention to the fact that [25] we manufacture all kinds of building material. If you will give us an opportunity to figure on your requirements, we think we can make it [50] to your interest to purchase from us.

Yours very truly,

(60)

—32—

Dear Sir:

If you will kindly submit us sketch and floor plans for your building, we can readily furnish you estimate on flooring, shelving and roofing.[25] The contractors have not yet remitted as per our contract with them, and we rather look to you to prompt them.

Very truly yours,

(49)

—33—

Gentlemen:

Herewith enclosed our estimate on the building material for residence, with prices per thousand feet attached. We should be glad to figure with you [25] for this job complete. We believe we can do as well, if not better than our competitors. Yours very truly,

(45)

—34—

Dear Sir:

This is to confirm our telephone conversation relative to prices and terms on all lumber to be used in the construction of your [25] dwelling. Should you decide to build the terrace as you suggested you might do, we may be able to give you closer prices on the [50] entire lot.

Yours truly,

(54)

—35—

Gentlemen:

We are greatly surprised that our contractor should be short on base boards, and we are inclined to the belief that some of the [25] material was damaged beyond use in the recent storm there, for which we cannot be responsible. Yours truly,

(43)

—36—

Gentlemen:

We are shipping you to-day practically all the lumber necessary to complete the building up to and including the second floor. The delay in [25] this work was caused by our inability to get the quality of material we desired Yours truly,

(42)

—37—

Dear Sir:

We infer from your letter of the 29th instant that you expect to place your order soon for building materials. If you [25] will submit us a detailed list of what you will need, we will be able to give you more accurate figures, which we assure you [50] will be fair.

Yours very truly,

(56)

—38—

Dear Sir:

Enclosed is statement of your account, dated November 27th, and which as you know is long past due. The house for which [25] this lumber was furnished is completed and the workmanship approved.

Please give this matter immediate attention and avoid attorney's fees. Yours truly,

(47)

—39—

Gentlemen:

Your letter enclosing statement on account of material for building, situated on Fifth Avenue and Fourth Street, is received. This building is not yet [25] completed and the transoms and doors on the third floor were disapproved by our superintendent.

Please have this work inspected and submit statement.

Yours truly,

(50)

—40—

Dear Sir:

As per our agreement we send you to-day, by American Express, the window sash and door locks. We also mail you under separate [25] cover, a complete catalogue of our stock of locks, door knobs, and decorative materials. Ten per cent off of list price for cash.

Yours very [50] truly,

—41—

Gentlemen:

We enclose estimate on list of lumber, received from you this morning. You put the grade on two items only, and we have figured [25] on everything else. We have given you a very low price, and trust we may receive your order for the lot. Very truly yours,

(49)

—42—

Gentlemen:

In reply to yours of April 22d, we would say that it is practically impossible for us to figure satisfactorily on exchange of material.[25] We thank you for enclosing the drawings sent you by mistake.

Yours truly,

(39)

—43—

Dear Sir:

We have on hand a lot of moulding strips which you could doubtless work up to good advantage, but which are here in [25] our way. If you can use them, advise us and we will give you a special price on same. Yours very truly,

(47)

—44—

Gentlemen:

In your last shipment to us at Seattle you omitted the 300 feet of ½" ceiling, which we are now [25] in immediate need of. If you can't send this material at once by express collect, please telegraph us on receipt of this. Yours truly,

(49)

—45—

Dear Sir:

The goods offered you in our previous letter has been protected from the weather for sometime and is thoroly dry. The only reason [25] we were offering it at reduced prices, is that we wish the storage room for other purposes. Very truly yours,

(45)

—46—

Dear Sir:

I infer from our conversation to-day that you anticipate building sometime during the season. Allow me to urge that you do so as [25] soon as possible, as lumber is advancing rapidly.

We regret to state that your order for window sash reached us too late for immediate shipment.[50] Yours very truly,

(53)

—47—

Dear Sir:

We note your favor of the 19th in regard to estimate on material. Just at present we are entirely sold out of [25] the style you wish. We shall be pleased to advise you when we get a new supply.

Very truly yours,

(45)

ART GLASS

—48—

Dear Sir:

Herewith enclosed are drawings for emblems twelve inches in diameter. Please rush this work through as quickly as possible, and oblige. Yours very [25] truly,

(26)

—49—

Dear Sir:

We have been expecting the drawings for the memorial window and our customer seems disappointed that we have not submitted same before this.[25] Will you kindly drop us a line at the earliest possible moment, telling us what we may depend upon regarding these drawings? Truly yours,

(49)

—50—

Gentlemen:

There is quite a discrepancy between your catalog prices and those quoted us. Please explain to us how we are to remit with order [25] each time, when we cannot depend upon the quotations of your catalog.

An early reply will oblige, Very truly yours,

(45)

—51—

Dear Sir:

This is in reply to your favor of recent date in regard to apparent discrepancy between our catalog prices and those given [25] you personally. The catalog quotations call for common, clear and double strength glass, while your work is all of beveled glass. You can readily see [50] that there would naturally be a difference.

Trusting this explanation will be satisfactory, we remain

Truly yours,

(67)

—52—

Gentlemen:

Please send at once by express two glasses for carriage lamps, as per sample sent to-day by Adams Express, charges prepaid. We should [25] appreciate your prompt attention to this as well as to our telegraphic order of the 10th instant.

We will submit your bid to the committee on finances, for the [50] windows for the Congregational church, and as soon as we receive its report, will write you fully.

With best wishes,[75] Very truly yours,

(78)

—53—

Gentlemen:

Not having heard from you in answer to our recent letter, we now write to ask that you advise at once as to [25] whether or not the memorial windows for the Baptist church in this city, will be ready by the first of March.

We enclose you two [50] contracts which you will please sign, returning one to us and retaining the other for yourself.

Very truly yours,

(69)

—54—

Gentlemen:

We anticipate building some beautiful residences on Compton Heights, and we should be glad to consider figures from you on plate and decorative glass [25] for same. If you will call at our office in passing, we will show the plans. Or no doubt your representative might do as well,[50] if it is not convenient for you to come in personally.

We have inspected your sketches of art glass, and believe we can find something [75] to suit us, if figures are satisfactory.

Yours very truly,

(85)

—55—

Dear Sir:

Under separate cover we are sending you catalog of our latest designs in art glass. If after carefully inspecting this catalog you find [25] anything that interests you, we should be pleased to give you figures on this class of material.

We enclose stamped envelope and ask that you [50] kindly advise if you expect to use any art glass.

Thanking you in advance for the opportunity of figuring with you on this job, we [75] are Very truly yours,

(79)

—56—

Gentlemen:

Enclosed is drawing for the decorative and memorial windows on which you will please give us your prices. We might say that we wish [25] only the best. Also please send us a tinted reproduction of these drawings, your artist using his own best judgment as to coloring.

Please return [50] these drawings at the earliest possible moment, as we wish to get other bids and complete this work as soon as possible.

Yours very truly,

(75)

—57—

Dear Sir:

We are to-day sending you separately, catalog of our stained glass designs. If you can make selections from among these sketches, we shall [25] be glad to quote you our lowest prices, endeavoring to meet those of our competitors.

If we furnish the glass for the entire job, we [50] may be able to give you prices on a wholesale basis.

Hoping to hear from you, we remain Truly yours,

(70)

—58—

Dear Sir:

Your letter from Boston, enclosing report, is received. We note what you say relative to the contract for Professor James's residence, and we [25] would suggest that you induce him to inspect the samples of our latest designs, which we are sending you to-day per United States Express, charges [50] prepaid.

Please endeavor to get a written expression from the New York firm for whom we furnished plans, as to how they like our work [75] and methods of procedure. As we are still young, a letter from so reliable a house, might be of some commercial value to us.

Let [100] us hear from you more frequently.

Yours truly,

(108)

LOAN AND TRUST

—59—

Dr. Will D. Miller,
Hyde Park, N. Y

Dear Sir:

Please advise us immediately what you can do in the matter of your loan. Tho[25] payments are so far delinquent that something must be done immediately, either by way of payment or foreclosure.

Hoping to hear from you at once,[50] Very truly yours,

(53)

—60—

Mr. Fred Freeman,
Euclid Avenue, Cleveland, Ohio.

Dear Sir:

Please advise me as to developments in the matter of the proposed loan on your property[25] near Chicago. Something will have to be done at once toward adjustment of the account.

Yours very truly,

(43)

—61—

Mr. R. G. Patrick,
Cairo, Ill.

Dear Sir·

Unless one month's payment is made on each of your loans on or before the first day[25] of next month, I shall begin foreclosure proceedings on both mortgages.

Yours truly,

(38)

—62—

Dear Sir:

I notice that you have neglected to make any payment this month on your loan. I regret that I am obliged to inform[25] you that your delinquency is now so great that if it is permitted to increase, it will be necessary to begin foreclosure proceedings on the[50] mortgage.

Please let me hear from you by return mail, when I hope you will remit at least one month's payment at once. Yours truly,

(75)

—63—

Mr. John Franklin,
128 La Salle Street, Chicago, Ill.
Dear Sir:

I wish to remind you that unless a satisfactory payment is made [25] on both your loans, on or before the 27th day of this month, foreclosure proceedings will be commenced immediately thereafter, and without further notice.[50] Yours very truly

(53)

—64—

Mr. B. L. Gardner,
Pullman, Ill.
Dear Sir:

Do you know anything about the Martin property in your city? Has the trade been made of [25] which you spoke to me sometime since? If so, do you think we can get a deed on advantageous terms?

I should thank you for [50] an early reply

Very truly yours,

(56)

—65—

Mr. J. G. Marshall,
Altoona, Pa.
Dear Sir

Will you please return to us by return mail our collection sheet for the month of February,[25] with draft for the amount that you have collected? There was a request attached to your remittance sheet and we are holding the books open [50] pending your tardiness.

Please mail the sheet to us whether you have made the collections or not. Very truly yours,

(70)

—66—

Dear Sir:

We attached to our collection sheet when it was mailed to you, a request for the prompt return of this sheet, with collections [25] on account of our semi-annual dividends. Up to this morning, however, we have failed to receive the same from you, and we again kindly request [50] you to return this sheet to us with draft for the collections, if you have made any; if not, return the sheet as above requested.[75]

Yours truly,

(77)

—67—

Mr. H. J. Price,
20 Market Street, Indianapolis, Ind.
Dear Sir:

Have you obtained your order for release of the Zimmerman mortgage, and for [25] the execution and delivery of quitclaim deed, to cover the transfer that was made to you by Mrs. Brooks and husband?

You don't seem [50] to want any money out of this, and if so, I will keep what is coming to you and expend it in riotous living.

Yours [75] very truly,

(77)

—68—

Mr. O. A. Clark,
St. Paul, Minn.
Dear Sir:

We see that you have entirely ignored our request to return to us on the 3d [25] of January the collections you have made for the month, and consequently all the members in Minneapolis have lost a part of their dividends on [50] account of your actions.

The March collections are now due, and we shall look for the return of the collection sheet, with collections for the [75] two months, promptly on time. Yours truly,

(82)

—69—

Mr. Martin Culberson,
Martinsville, Ind.
Dear Sir:

Your favor, enclosing your pass-book with $7.50 in currency, this day received, and the above amount [25] has been placed to your credit upon the books of the Association and receipted in your pass-book, which I return herewith.

Thanking you, we remain [50] Yours respectfully,

(52)

—70—

Mr. E. F. Pate,
Salem, N. C.
Dear Sir:

We hereby acknowledge receipt of $6 — post-office order — and at your request the same [25] has been placed to your credit upon the general books of the Association.

Thanking you for the prompt remittance, we remain

Respectfully yours,

(48)

—71—

Mr. George W. Bryant,
212 Elm Avenue, Jackson, Mich.

Dear Sir:

We acknowledge receipt of your certificate of stock and notice of withdrawal [25] of James A. Brown, and the same have been placed on file this day. The withdrawal value will be remitted to you to be delivered [50] to Mr. Brown at the proper time.

Yours very truly,

(60)

—72—

Mr. A. H. Keller,
Morgan, Ill.

Dear Sir:

Will you please return to me the abstract and recorded mortgage in the Edward M. Price loan? [25] I have been carrying the papers in this matter on my desk for the last six months, and would like to clear it up entirely,[50] as it remains only to receive the abstract and mortgage. I wish you would kindly give that matter attention.

How is Mr. Butler coming on [75] with his affairs? I received a letter from Mr. Pope sometime since, saying that the loans could probably be settled without the necessity of an [100] increase. Please let me hear from you at once.

Yours truly,

(111)

—73—

Mr. M. G. Hunt,
Chicago, Ill.

Dear Sir:

I notice that you have not yet made the payment for February on your loan. I call your attention [25] to it now for the reason that the regular semi-annual dividend of the Association will be spread at the end of the present month, and [50] it is necessary that your payment for this month be made on or before the 3d of March, if you wish to participate in the [75] dividend to the full extent.

It occurs to me you may not know about this, and it would be something of an object for you [100] to bring the account up to date.

Yours very truly,

(110)

—74—

Mr. John Morgan,
108 North Hampton Street, Wilkes Barre, Pa.
Dear Sir:

We this day acknowledge the receipt of your notice of withdrawal [25] and pass-book and have attached the same to your certificate of stock and placed all papers on file. The withdrawal value will be remitted to [50] you the next time we pay withdrawals, which will be about the 15th of March. Yours very truly,

(68)

—75—

Mr. Harry Hull,
Sioux City, Iowa.
Dear Sir:

I shall expect a payment of at least $50 on the loan to your wife [25] on Monday, the first proximo, without fail, as promised when you were here last. It is very necessary that such payment be made.

As I [50] explained to you, the regular semi-annual dividend of the Association will be paid at the end of this month, and it is exceedingly desirable for [75] your own account, individually, as well as for general results, that you have as large a credit as possible.

Yours truly,

(96)

—76—

Mr. J. J. Carr,
928 Francis Street, Jackson, Mich.
Dear Sir:

Your favor of the 26th this day received, enclosing your pass-book,[25] notice of withdrawal and application for reinstatement. As soon as the remittance is received from our local collector, we will make the transfer of the [50] $2.50, receipted in this book on the new certificate, issue the same to you and remit the withdrawal value of the old certificate [75] to you the next time we pay withdrawals.

Thanking you for your favor, I am, Yours truly,

(92)

MERCANTILE

—77—

Mr. J. W. Jones,
Louisville, Ky.
Dear Sir:

Allow me the pleasure of introducing the bearer, Mr. John Williams, of Rochester, New York, who is [25] one of our heaviest dealers in metals.

Any transaction you may have with him in your line of goods will be, I know, to your [50] advantage. From my personal knowledge of his strict integrity and promptness in business, you can rest assured that any order that you may be pleased [75] to entrust him with will be executed promptly and satisfactorily. Very truly yours,

(88)

—78—

Mr. H. B. Day,
Newark, N. J.
Dear Sir:

I beg to inform you of the non-arrival of the two packages ordered by me on [25] the 10th inst., and which by yours of the 15th, I noticed were forwarded by the American Express on that day.

I must [50] ask your immediate attention to this matter, as the parties for whom they are required are anxiously awaiting their arrival. It is essential that I [75] should receive them in season for the purpose for which they are intended. Otherwise the parties will not only be disappointed, but the goods will [100] be left on my hands.

Yours truly,

(107)

—79—

Mr. M. L. Castle,
New York City.
Dear Sir:

We beg to acknowledge receipt of your esteemed favor of the 3d. The contents have given [25] us great pleasure. We rejoice over the evidence of the prosperity of your house at last, after the dark shadow that so long hovered above [50] it. It is refreshing to learn that you have succeeded in maintaining your position in the Mercantile community,

and are now sailing along again with[75] the stream. Your success is a perpetual reminder to others that, "Where there's a will, there's a way." The energy and business tact, which has [100] superseded the old order of things must tell to the advantage of your house in the future; and you may rely upon us as heretofore [125] to give our special attention to your demands, when you are pleased to forward them.

Until then, with best wishes for your success, we remain,[150]

Yours truly,

(152)

—80—

Mr. A. R. Miller,
Norfolk, Va.

Dear Sir:

We are pleased to acknowledge the receipt of your favor of the 1st inst. In return we [25] beg to hand you enclosed price list.

The goods we hold are of all grades and such as will command a ready sale in your [50] market. Our usual terms of settlement are 6 per cent cash, 3 per cent 30 days, net 4 months.

Our inquiries as to your [75] standing resulted most favorably, and we shall be happy to receive your orders, confident of fulfilling them to your satisfaction.

Meanwhile, we are, gentlemen, Yours [100] truly,

(101)

—81—

Mr. J. L. Quincy,
Detroit, Mich.

Dear Sir:

On the 16th of December last, I sent you an urgent letter, ordering in haste the [25] enclosed list of articles which up to date I have not received; neither have you advised me of the reason for delaying shipment.

This delay [50] has annoyed me greatly, necessitating the purchase in the market from time to time of such articles in the list as I needed, at advanced [75] figures, which were redisposed of at cost rather than disappoint my customers.

This treatment is not that of my usual experience with you, and I [100] desire an explanation. If the goods are not here by the 16th, you will please consider the order canceled. Yours respectfully

(122)

—82—

Mr. R. N. West,
Pittsburgh, Pa.

Dear Sir:

We have your favor of the 29th inst., and in reply would say that the box containing [25] the goods referred to, which was burnt out, was overlooked in our wareroom, and was not returned to you until the 30th inst., when [50] we sent the same to you by U. S. Express, and trust it has reached you by this time. Yours truly,

(71)

—83—

Dear Sir:

Yours of the 7th duly received. The firm of Brown Bros. applied to me about two weeks ago [25] for a number of salesmen to represent their interests.

They promise to employ some ten or fifteen good young men, and if you will write [50] them, saying it is done at my suggestion, they will give you particulars.

I hope you may be able to secure an engagement to do [75] the business they have in view. Very truly yours,

(83)

—84—

Mr. John Richmond,
16 Spring St., New Haven, Conn.

Dear Sir:

I am very much obliged indeed for your favor of the 30th,[25] and also for your promptness in filling out the blanks enclosed to you.

Your letter is very complimentary indeed, and we shall very gladly use [50] some of its expressions in our journal, or in the catalog.

We are glad to hear that you are doing well now, and hope that [75] you may not have any return of your illness. Yours truly,

(86)

—85—

Mr. Joseph H. Gray,
10 West St., Richmond, Va.

Dear Sir:

We write to thank you for your request for our catalog. We have [25] mailed you our latest catalog, and trust you will find it interesting.

You no doubt know the high standing of this institution, and it is [50] unnecessary for us to enter into an explanation of it here.

Very truly yours,

(64)

—86—

Mr. James K. Johnson,
45 Davis St., Springfield, Mass.

Dear Sir:

Your letter of the 3d, requesting that a catalog be sent to Mr.[25] Scott, is just received, for which please accept thanks. We find that Mr. Scott asked for a catalog a few days ago, which has already [50] been sent him, and it is unnecessary to mail him another one.

We are very much obliged to you for the manner in which you [75] are looking after our interests in your part of the country, and are sure it will result advantageously to the institution.

Mr. Davis is getting [100] along splendidly, and we believe will make a good record with us. Very truly yours,

(115)

—87—

Mr. Frank H. King,
West Broad St., Macon, Ga.

Dear Sir:

Your letter of the 4th is just received. While you say you have no [25] education at all, from your letter we imagine you are very well prepared to take up such work as we do in this institution. Your [50] letter gives evidence of reasonably good scholarship. You spell correctly, compose with facility, and there is not the slightest doubt that if you will come [75] here and apply yourself diligently to our work, you would master the branches you propose in twelve months, and prob-

ably in considerably less than [100] that time. Should you make yourself an efficient stenographer and bookkeeper, there is no doubt of your being able to secure a satisfactory position at [125] living wages from the start. Very truly yours,

(132)

—88—

Mr. L. L. Green,
245 Main St., Albany, N. Y.

Dear Sir:

Your son has already entered upon his work in the school,[25] and while he has not been here long enough for us to judge how he will get along, we are confident he will make an [50] entirely satisfactory course. After talking the matter over with him, we agreed with him that it was best for him to take what is known[75] as the Twenty Weeks' Combination Course to start with. This would allow him to take up studies in the Academic Department in connection with his [100] commercial course.

We will try to take good care of the young man, and will inform you from time to time how he is progressing [125] with his work.

Very truly yours,

(131)

—89—

Mr. Robert Young,
Rochester, N. Y.

Dear Sir:

Your letter of the 4th is just received. We write to congratulate you upon your success in [25] this contest, and assure you when you come here and take up the course of study to which you are entitled, you will be [50] well pleased with your treatment here from every point of view.

Very truly yours,

(64)

—90—

Mr. Charles L. Carter,
Savannah, Ga.

Dear Sir:

Your letter of the 3d just reached us. Some days ago we mailed a catalog to the [25] young man who you wrote us would probably be interested in our work. It is my belief that the publications have reached him before now,[50] but in order that there may be no doubt of this, I am sending you another copy of the catalog, believing that it will interest [75] you and that you should have one on hand, in order that you may explain the nature of our work to your friends who are [100] interested.

With kind regards, Very truly yours,

(107)

—91—

Mr. Samuel Garrison,
Kingston, N. Y.

Dear Sir:

Your letter of November 3d is duly received. I have been looking the ground over here and [25] think it somewhat improbable that I can find a man who is suitable for your purpose. We have only two or three young men here [50] whom I could earnestly recommend for such a place as that you offer, and they could easily command fully as much, or more money than [75] you offer, in some mercantile employment.

I do not make this statement with a view of having you increase your offer, but simply because I [100] wish you to appreciate fully that it is hardly sufficient to command the services of a first-class man, and I imagine your school would not [125] be satisfied with anything else than a young man who had devoted the time necessary to master the various subjects you want taught, and such [150] could easily command $10 to $15 a week at the start, with a prospect of early advancement. If I should recommend [175] to you a young man who had mastered stenography, unless you should give him constant practice by dictating your correspondence to him, he would likely [200] have to spend a good part of what he had earned during the year in reviewing and getting speed next summer, provided he proposed to [225] use the accomplishment in a practical way.

This is the feeling of most of the young men who are at work in our department, and [250] who are likely to graduate in time to take the place you want filled.

Very truly yours,

(267)

—92—

Mr. Henry D. Davis,
254 Dean St., New York, N. Y.

Dear Sir:

Your letter of July 3d is just received. I have [25] to-day given a letter of recommendation and introduction to a young man, named William H. Scott. While not an experienced stenographer, he is a capable [50] young man of the highest character, and one whom I believe to be able to give you good service.

Mr. Scott will present his letter [75] within the next few days, and I hope you will consider his claims favorably.

Very truly yours,

(92)

—93—

Mr. F. R. Brown,
94 Washington St., Chicago, Ill.

Dear Sir:

I had a talk with you several years ago when you were in [25] New York, with reference to the time consumed in the Shorthand Department by the students here under your charge. This matter is one of considerable [50] importance to us, for the reason that now and then these young people return and wish to know exactly what their rights are with reference [75] to future instruction under the contracts originally made by them. We have such a case now, the person being a young man of the name [100] of Jones, from Boston, whom you may remember as one of your students for a time during the months of January, February, and March, or [125] later in the year when you were here. I would like to know if you can recall exactly what length of time Mr. Jones was [150] under your instruction. He accomplished little or nothing, and would have to start all over again if he took up the subject again. The failure [175] to accomplish much was due rather to himself, as he was not a diligent student, but this was not a fault of yours.

Please let [200] me hear from you again on this subject.

Very truly yours,

(211)

—94—

Mr. Robert A. Morris,
Boston, Mass.

My Dear Sir:

Yours of the 14th is just received. I very cheerfully enclose herewith a letter of [25] recommendation, which, although it may not be a duplicate of the one given you in 1907, will probably answer as good a [50] purpose. I hope you will get along well and that you have good prospects of a prosperous year in your section.

With kind regards, Very [75] truly yours,

(77)

—95—

Mr. James Brown,
Philadelphia, Pa.

Dear Sir:

I write in response to your letter of the 5th, just received. I regret to hear that your [25] parents conceive that it will be better for you to go to a Normal School next year than to come to us. Perhaps you [50] need the kind of work given in these schools more than training

for business. This I know is true, if you expect to make a [75] teacher of yourself. If, on the contrary, you are inclined to go into business, it will be better judgment for you to come here at [100] the earliest possible moment.

I hope you may have a pleasant year at the Normal School, and when you have completed the work laid out [125] for you there, if you are inclined to seek a school in which to prepare for business, please let us hear from you further. Yours [150] truly,

(151)

—96—

Mr. W. C. Jones,
Philadelphia, Pa

My dear Sir:

Your letter of the 6th inst., introducing your friend, Mr. Scott, arrived some days ago. I [25] did not answer at once, because I was unable to make such recognition of the favor you have done us as should have been made,[50] the young man having delayed the payment of his fees after his arrival; that is, until he could write home.

Mr. Scott appears to be [75] a very bright, clever young man, and will, I am sure, do well. I am glad to have him give me a very favorable account [100] of your business. He says you are in very active practice, and he is satisfied that you are making a very good income.

Please note [125] the enclosed folder, and in anything you do hereafter in our behalf comply with the conditions named therein. We shall, for the future, hold strictly [150] to these conditions, because we have been troubled more or less in the past, by having a number of claims made for premiums on the [175] same case.

With kind regards, Very truly yours,

(183)

—97—

Mr. F. J. Miller,
Philadelphia, Pa.

Dear Sir:

Your letter of the 30th was duly received. I send you a copy of our catalog,[25] as requested. It will give you the desired information regarding work in the different departments of the school. Our bookkeeping course usually requires from four [50] to five months' time. Tuition charges for four months are $45; for five months, $55.

I shall be pleased to receive [75] you as a student, and if you decide to come, you may begin work with us any week in the year with equal advantage. Very [100] truly yours,

(102)

—98—

Mr. H. W. Jones,
Boston, Mass.
Dear Sir:

Your application for membership at St. Louis has just been received, and I write in acknowledgment of [25] the same; also to tell you that you will find us ready to show you a satisfactory boarding place when you come.

Mrs. Brown is [50] no longer keeping boarders. She has moved away from the city. The family that was at No. 62 Main Street has moved to another [75] street. I think that we can show you accommodations with them if you come next week. To-day I know there are two or three vacancies [100] in their house. Very truly yours,

(106)

—99—

Mr. E. J. Baker,
Albany, N. Y.
Dear Sir:

Your letter of the 31st is just received. I am very glad to learn that [25] you have decided to come to the school, and am sure that you cannot come at too early a day. January is one of the [50] large months of the year for enrolment. I do not know whether or not this is owing to the good resolutions made by young men, but it [75] does seem to be a starting point.

We shall be glad to welcome you at any time, and you may come in any day except [100] Sunday, and you will find us ready to take care of you as you may need. Very truly yours,

(119)

—100—

Mr. John M. Smith,
44 Broadway, New York, N. Y.
Dear Sir:

Your letter of the 31st ult., requesting that we send our [25] catalog to Mr. Davis, has been received, and a copy will be promptly mailed. I thank you for this opportunity, and shall be pleased at [50] any time to send printed matter to such of your friends as you believe would be interested in our work.

Thanking you for your continued [75] interest, and hoping that I may see your friend here in a short time, I am, with kind regards,

Very truly yours,

(97)

—101—

MR. R. E. JOHNSON,
Dallas, Texas.

Dear Sir:

I write in answer to your letter of the 10th inst., which enclosed a draft for [25] $40.00 to be placed to the credit of Mr. Jones. This has already been done, and the money will be applied strictly in [50] compliance with the instructions of the young man's father.

I regret very much to hear of your brother's illness. I hope the attack may not [75] prove serious. Remember me to him when you see or write him. I may extend my congratulations to both you and your brother. It is [100] a pleasure to know that you are about to be promoted. This shows to what extent you are appreciated by the firm in whose employ [125] you are.

With best wishes, Yours truly,

(132)

—102—

MR. JOHN BACON,
36 State St., Boston, Mass.

Dear Sir:

This morning I had a call from Mr. Johnson, whom I recommended to you [25] a short time ago. He informed me that he had received a telegram calling him to Colorado. This made it necessary for him to leave [50] the position he occupied with you. I do not know that you are still in need of a stenographer, but if you should need any one [75] in this capacity, I would like very much to have the privilege of supplying you again, and hope you will let me hear from you,[100] addressing me on this point. Very truly yours,

(108)

—103—

MR. JAMES L. SMITH,
Albany, N. Y.

Dear Sir:

I write in response to your letter of the 9th inst. We will send your friend,[25] Mr. Morgan, the catalog, if one has not been sent already, and hope he may conclude to come to us. I will take good care [50] of him, and see that he has as comfortable a boarding place as possible.

I want especially to know whether you have so radically departed [75] from the old line system, as to be unable to teach them any longer. Do you think you can handle a class to advantage, doing the [100] finishing work? If you do, I am much inclined to consider you, because I am in need of some one in that capacity.

Please let [125] me hear from you at once, and say whether you think you can do fully as well with us as with the school you are [150] now in. You remember that you wrote me within a year that you were teaching English.

With kind regards, Very truly yours,

(172)

—104—

Mr. W. L. Jones,
Boston, Mass.

My dear Sir:

I acknowledge your letter of the 24th of November, received during my absence in Virginia.[25] I do not know whether you remember it to be a fact, but it is my habit to go down for Thanksgiving every year, and [50] spend it at my old home with my father. As a rule, I take my vacation at that season.

Professor Parks informs me that he [75] has already returned your book. I, of course, spoke to him about it as soon as I had arrived at this office, and had examined [100] my mail. I hope you have received it before now; if not, let me hear from you, and I will have him look it up.[125]

With kind regards to you, and to any of our former students who may be in your city, I am Very truly yours,

(148)

—105—

Dear Sir:

After exchanging several letters with you with reference to your desire to fit yourself for business, I have kept your last letter before [25] me, because I concluded that you would probably feel inclined later to begin work in one or the other of the schools under my care.[50]

I hope that you have not given over altogether the disposition to prepare yourself for some better and more paying employment than you will probably [75] be able to obtain with the qualifications you now have.

I am sure that if you can spend about six months with us, you will [100] not only be better able to discharge any duties that may be required of you in any business man's establishment, but will be fitted to [125] demand a salary far in excess of what you can now command, and that we can be promptly helpful to you in obtaining employment.

Hoping [150] that we shall have you as one of our patrons sometime during the autumn months, I am Very truly yours,

(170)

—106—

Mr. G. B. Dean,
168 Brown St., Brooklyn, N. Y.

My dear Sir:

I write to acknowledge your very kind letter of the 13th, [25] which would have been answered before, if I had not been too busy to attend to friendly correspondence. The catalog was forwarded to Mr.[50] Reed, in accordance with your request, and I hope you will be able to influence him to join us, when he goes to a school [75] of this character. I hope you are getting along well, and that you may be able to recommend others of your friends to join us.[100]

I do continue to pay premiums, and will be very glad indeed to remember you in accordance with the conditions stated in the little pamphlet [125] enclosed herewith. Please look it over carefully, so as to be able to understand the conditions clearly, as they must be strictly complied with, in [150] order to establish the claim of a student to such a premium.

Very truly yours,

(165)

—107—

Mr. Thomas A. Jones,
Cincinnati, Ohio.

Dear Sir:

Replying to your letter of the 15th, a copy of the College Catalog will be mailed [25] to you, showing the work of the different departments. We do not think it likely that in twenty weeks' time you will accomplish all that [50] you desire in the Business and Shorthand Courses, but in from six to seven months you ought to become an efficient stenographer, and have learned [75] enough bookkeeping to make you competent to do the work usually required in any office.

One hundred fifty dollars will pay for twenty weeks, combining [100] with tuition, textbooks, board, etc., and the extra time that you may require will cost you $10 a month for tuition only, you [125] paying your own board for such time as you may be here.

We shall be glad to receive you at any time, and to help [150] you all that we can.

Very truly yours,

(158)

—108—

Mr. James M. Smith,
Albany, N. Y.

Dear Sir:

I write to thank you for your very kind letter of the 8th, received more than [25] two weeks ago. I have been so busy recently that it has

been impossible for me to give attention to all the very good letters [50] I have received from our former students, and acknowledgments of the invitations to our recent anniversary.

I enclose herewith another copy of the little folder [75] sent out with that invitation, and hope that you will be able to interest yourself in the school. We shall be glad to see any [100] of your friends here, and if you know anyone who would like to come to the school, we would be glad to have you send [125] them to us.

With kind regards, Yours truly,

(133)

—109—

Mr. D. J. Brown,
Boston, Mass.

My dear Sir:

I suppose that you are still in the East, as I have not heard from you [25] recently. I write chiefly to say that it will give me a great deal of pleasure to see you get such promotion as you are [50] seeking with the New York Central Railroad. Yours truly,

(59)

—110—

Mr. J. G. Adams,
Philadelphia, Pa.

My dear Sir:

Your letter of the 10th is received. I am afraid our correspondents will think that [25] we are unworthy of confidence in this matter of the textbook on Shorthand and Typewriting. I expected fully to have the book ready for them [50] before this time, but the delay has been with the printer. However, it will not be long before the book will be ready, and I [75] send you a set of pamphlets in order that you may have something to go on with. These contain all that is in the book,[100] except the last few lessons, and will give a very good idea of how we have the work laid out. I hope they may serve [125] your purpose for the present, and assure you that we shall fill all the orders we have for the book in the course of a [150] short time; as soon as our friend, the printer, enables us to do so. Very truly yours,

(167)

—111—

Prof. J. A. Brown,
6 State St., Philadelphia, Pa.

Dear Sir:

I am in receipt of your letter of the 8th, for which please accept [25] thanks. Before this time you have probably received my letter of last night asking whether or not it would be possible for you to come [50]

at once to New York, with a view of taking the place of one of our teachers there, who probably will want to leave us. I [75] would much prefer to have you begin now, if the thing is at all consistent with your plans, and not wait until September, for the [100] simple reason that I am probably going to be under the stress of an emergency, and I think no one could help me out better [125] than you. It is also proper that you begin to pick up the threads of your work for the next year as soon as possible.[150]

I may tell you that our prospects are unusually good, but we have had something of a break up in the school, the principal causes [175] of which I have no time to go into here, but which will make it necessary that we have some additional help. Very truly yours,

(100)

—112—

Mr. L. H. Brown,
34 Lake St., Cleveland, Ohio
Dear Sir:

Your letter of the 7th in reference to your correspondence course is just [25] received. We have mailed you our catalog and other publications, and would suggest that you read carefully the first twenty pages, which are devoted especially [50] to a description of the various courses. Very respectfully,

(59)

—113—

Mr. J. W. Smith,
Boston, Mass.
Dear Sir:

Replying to your letter of the 14th, for three months' tuition, combining the departments that you [25] desire, the cost will be thirty-five dollars. For fifty dollars we will sell you twenty weeks combined. This includes the business course with shorthand,[50] typewriting, and telegraphy, giving you a chance to combine these studies in such proportions as you can best arrange for.

Telegraphy is not advertised in [75] our catalog from the fact that it has not been taught until this fall, for the last two years. We are now prepared, however, to [100] give you excellent instruction and every facility for acquiring knowledge and skill in this profession.

We shall be pleased to receive you and to serve [125] you as you may need. Very truly yours,

(133)

—114—

MR. M. W. SCOTT,
Cincinnati, Ohio.
Dear Sir:

Yours of the 7th, together with the books sent by express, duly received. As you intimate, the [25] express charges are heavy, being not less than $3.50 on the box you sent, and your putting in two extra books goes [50] in a measure to help this out. We never use this book in any way, but are using some little dictation books, prepared by Mr.[75] Harris himself. Our teachers here prefer your books to this for several reasons, into which I need not go at this writing. I suppose Mr.[100] Harris thinks his own publications better.

I am going to New York within a day or two, and will review the whole matter with him.[125] I enclose you a letter from that office which shows his position in the matter. Very truly yours,

(143)

—115—

MR. H. M. SMITH,
Albany, N. Y.
Dear Sir:

Replying to your letter of the 10th inst., the textbooks in the Shorthand Department used [25] by beginners, cost two dollars. This includes a blank book especially designed to go with the usual text-book. On receipt of the money, we will [50] promptly mail this to you. They are well adapted to home study. Very truly yours,

(65)

—116—

MR. CARL ZIELLENBACH,
Krefeld, Germany.
Dear Sir:

In response to your letter of August 28th, just received, I regret to say that, just at present,[25] and for some months to come, it will be impossible for me to offer you just such an opportunity as you wish to seek. During [50] the past two weeks, I have, from necessity, had to make arrangements of the character I had with you last fall with another young man.[75] The young man referred to really began work the first of September. Just how long it will take him to accomplish the purpose which lead [100] him to accept the opportunity offered, I can not tell you, but it will certainly be some time — perhaps six or eight months.

With sincere [125] best wishes Your friend,

(129)

—117—

Dear Sir:

Your postal card of the 1st inst., desiring to know if we can put you in communication with a teacher of penmanship, bookkeeping [25] and shorthand, duly received.

We can recommend a very excellent young man as teacher of penmanship and bookkeeping, who writes a fine hand, but have [50] no one who writes well who can combine shorthand.

If you desire to have the young man write, I will ask him to do so.[75]

Yours very truly,

(78)

—118—

Dear Sir:

Your letter of the 8th of August, inquiring about the preliminary education of Mr. Lee, is just received.

I am unable to speak [25] of the advantages Mr. Lee has enjoyed, with reference to practically all the subjects cited on your blank. The young man attended this school and made [50] a fairly good record here. The work he took with us pertained largely to such a study of the English language as one born to [75] a foreign tongue must give, in order that he may get along with the study of commercial branches. Mr. Lee also spent some time in [100] the study of these latter branches, pure and simple. None of them are cited on your blank, and I assume that you care little [125] for information with reference to his standing in them.

I see no reason why the young man should not be permitted to study dentistry, as [150] I believe him to have a sufficient academic education for that profession.

With best wishes, Respectfully yours,

(67)

—119—

New York Machine Company.

Gentlemen:

We return to you by mail the Binder that we cannot use with satisfaction.

We have been hoping that your [25] man would call at the factory, and our machinist could then explain how to change the curve so that it would probably do.

Kindly send [50] us credit memorandum, and greatly oblige

Yours truly,

(58)

—120—

Mr. Charles Jackson,
48 West 23d St., New York, N. Y.

My dear Sir:

Your letter of the 16th is just received. I do [25] not think that we shall need your services in any way, as we have a complete corps of teachers. In case there should arise an [50] opportunity for your employment, however, you might submit a definite proposition, saying what salary you want and when you would be ready to commence work.[75]

Very truly yours,

(78)

—121—

Dear Sir:

Your letter of May 3d, asking why I have failed to answer any previous letter, is just received.

I read the long [25] letter to which you probably refer, with considerable interest and referred it to Mr. Brown, who has charge of our advertising. It is true that [50] we advertise to a certain extent in the Chicago papers, but it is only incidental to the advertising done in the interest of the local [75] business. I am leaving it largely to the judgment of Mr. Brown to select the papers in which our advertising in Chicago is to be [100] done.

Very truly yours,

(104)

—122—

Mr. James Smith,
Newark, N. J.

My dear Sir:

I write to inquire if we may expect you with confidence on the 16th. If it [25] is possible and agreeable to you, it would be quite suitable to our arrangements, for your lecture to be delivered in the morning or afternoon [50] of that date, rather than in the evening. I have not made any announcement of your coming, as I have sometimes been disappointed when I [75] had my heart set very much on a certain speaker. I am disinclined to talk very much about your coming, until you inform me that [100] your health is in such condition that there is no danger of disappointment.

Hoping that I may hear from you within a day or two,[125] I am, with sincere good wishes,

Very truly yours,

(134)

—123—

Mr. G. G. Harris,
Newburg, N. Y.

Dear Sir:

I am in receipt of your letter of the 22d of November, informing me that [25] one of your friends, Mr. Morris, is likely to be with us in the course of a short time. I assure you that it will [50] give me pleasure to take care of him in every way, and try to show him that the work you did in inducing him to [75] come to us was to his advantage.

Yours very truly,

(85)

—124—

Messrs. Jack & Baker,
Charleston, W. Va.

Gentlemen:

Your letter, signed by Mr. J. D. Jack, has just reached me.

I can recommend [25] to you a young man whose name is Morris, a Nova Scotian by birth, who finished the work of our business course, or bookkeeping departments,[50] some six months or a year ago. He is now well along with stenography, but is not yet fully ready to be recommended as a graduate. I think you could get him to take work with you practically at your own terms.

To-day is Saturday and I am unable to [100] see and speak with him, but I will have him write you on Monday and give the information you want.

The young man is one [125] of two brothers who have attended this school. Both have been well brought up, are perfectly sober and, so far as my observation goes, honest [150] and reliable. The elder brother was sent by me to West Virginia to one of the large coal corporations, but in recent times, has been [175] at work in Philadelphia. The younger is very quick about many matters, but has been a little slower to learn stenography than the elder. Still,[100] I think him just about the type of man you would want to break in, and believe there is no doubt, if he had the [125] opportunity to learn your business, that he would give you faithful, efficient service.

Very truly yours,

(141)

—125—

Dear Sir:

Twenty-five years ago very few men who went into business had any education.

That is the reason many young men think they [25] can succeed without special preparation.

These men had no competition. But the men of your generation are being educated for business — being educated as business [50] specialists.

That leaves nothing for the untrained worker but cheap work.

Any business man will tell you that the big positions with big salaries are [75] the hardest to fill.

Don't be cheap. Get above competition by knowing your work.

Don't wait; don't say, "If I were sure of a good [100] position I would take a course." If the farmer withholds the seed for fear the birds will pluck it up, or that the sun will [125] not shine, or that rains will not come, he will never reap a harvest.

Delays are dangerous.

In the hope that you will decide to [150] prove our merits by spending a term with us in the near future, may we again request of you the favor of a reply, stating [175] whether or not we may anticipate your patronage and, if so, about what time we may expect to see you? We remain

Very sincerely yours,

(200)

—126—

Dear Sir:

Your letter under date of the 20th inst., making inquiries in regard to the advantages from Affiliated Membership with the American Commercial [25] Schools Institution, is before me. In reply would say that when I accepted affiliated membership with this Institution, I did so feeling that I would [50] be making a sacrifice for a year or two for the good of the cause, but expected that the results would begin to come after [75] two or three years. I have not held membership for one year, and I am agreeably surprised with the results. I feel that results came [100] to me the very first month and have continued to come since.

The effect has been that it has given a better tone to my [125]school and has placed it on a higher plane, not only with the students but with the public.

I was in Cleveland attending the Managers' meetings [150] last week, and find that this is the conclusion of all of those who have accepted Affiliated Membership. I shall continue my membership, even though [175] the cost be four times what it now is.

Very respectfully,

(186)

—127—

Dear Sir:

We have your name on our list as one likely to be interested in our Night School. We have mailed to your address [25] college literature at different times, but so far, have heard nothing from you. It may be that we have not sent the right information, or [50] said the right thing to cause you to realize the importance of obtaining a practical business education.

If you are past "school age" and will [75] have to start at the bottom, we have a place for you and will guarantee that you will suffer no embarrassment. Our instruction is individual [100] and private, and students may take any branch or branches desired from one or more courses.

Don't you think you could be benefited by one [125] of our courses in the evening school? As a result of spending a term here young people get promotion and advancement from their employers that [150] otherwise would have been impossible. The training you get in our Night School would certainly make your services more valuable and you would be well [175] repaid for time and money thus expended.

We should be pleased to receive a call from you at any time so that we may talk [200] the matter over fully. We trust that we do not ask too much of you when we request the favor of a reply as to [225] whether or not you are interested in our work. We enclose a self-addressed envelope for a reply and sincerely hope you will not disappoint [250] us.

Very truly yours,

(254)

INSURANCE

—128—

Mr. B. F. Grady,
Green Bay, Wis.

Dear Sir:

According to our map, risk number 15,647 is one located in a [25] frame range with four other occupants, and for this reason we are compelled to require cancellation of this policy at once. By reference to number [50] 73 of the new limit sheet, you will note that retail risks, with more than two mercantile tenants, (frame building) is prohibited from the [75] Union, and of course, a frame range would have to be considered as one and the same risk.

Thanking you in advance for your prompt [100] compliance with this request, we beg to remain Yours very truly,

(111)

—129—

Dear Sir:

Number 6,574,893, Jacksonville. We are in receipt of proof of loss under the above numbered policy duly [25] executed, and beg to enclose herewith draft number 4,473 for $9.15 in payment thereof.

Thanking you for your attention [50] to this matter for us, we beg to remain Yours very truly,

(62)

—130—

Gentlemen:

We acknowledge receipt of application for renewal of insurance on gin of Robert G. Parker. We call your attention to the fact that some [25] of the items have been reduced: The building, from $800 to $750; the machinery, from $3,000 to $2,490.[50]

As you are probably aware, the ¼ loss clause is not applicable to gins in Tennessee, hence it becomes necessary [75] to keep within a certain limit of not exceeding three-fourths of the actual value of the plant. Yours very truly,

(96)

—131—

Gentlemen:

We have yours of the 11th instant in regard to insuring cottonwood lumber, located at the mill near Sherman, Texas. In reply we [25] beg to say that we should not care to write this lumber unless there were a clear space of 200 feet from the mill [50] and the proper warranty in the policy.

Where lumber at mills is located within 200 feet, we require the same rate that the mill [75] pays. In this case we have no diagram or report on the mill, and in the absence of such, we should prefer not to authorize a [100] line. If it is a comparatively small mill without much fire protection, the rate would run anywhere from 8 to 10 per cent,[25] which would make it a prohibited risk for this office.

Yours truly,

(38)

—132—

Dear Sir:

In your April account you allow a rebate of $10.40 account of rate reduced from $4.60 [25] to $3.50, as we understand it on account of improvements being made. You have never sent us an endorsement for this, nor [50] advised us in detail what the improvements are. We would like for you to give us full information showing what corrections have been made to [75] warrant the $3.50 rate.

Thanking you in advance, we are Yours very truly,

(91)

—133—

Mr Edward M. Morrison,
24 Mill St., Rochester, N. Y.

Dear Sir:

I enclose you my idea of a circular letter which, together with [25] the attached leaflet should be mailed to all of your prospectives. Of course, you would use your own letterheads, and have your name and address [50] at the bottom. Very truly yours,

(56)

—134—

Mr. A. S. Carter,
64 Market St., Scranton, Pa.

Dear Sir:

We enclose a money order just mailed to us by Mr. J. W.[25] Lee of your local branch. As it is made payable to you, very likely he addressed the letter to us by mistake, instead of sending [50] it to you.

Very truly yours,

(56)

—135—

Mr. Samuel F. Roberts,
Albany, N. Y.

Dear Sir:

We are sending you by mail to-day a cardcase for your personal use, as a token [25] of our appreciation of the assistance you have rendered this Company in building up the business of the Accident and Liability Department to its present [50] proportions.

With the compliments of the season, we remain

Very truly yours,

(62)

—136—

Mr. D. F. Jones,
24 Washington St., Boston, Mass.

Dear Sir:

Please find enclosed bill for excess premium on policy No. 2,354, [25] New York Mills. Please collect same and return to us, less your usual commission. Very truly yours,

(43)

—137—

Mr. J. J. Green,
Buffalo, N. Y.

Dear Sir:

We take pleasure in acknowledging receipt of your favor of the 2d inst., covering monthly [25] reports, with draft for $150. If any errors are found upon examination of the reports, you will be advised.

Yours truly,

(49)

—138—

Mr. B. F. Harris,
23 West Main St., Troy, N. Y.

Dear Sir:

We will have a few 1908 calendars with [25] which we can supply you, and we will send them to you by express; or, if you will send us a list of the names [50] of those to whom you wish them sent, we will mail them free from the Home Office, and save you the trouble. We can let [75] you have thirty or forty.

We have mailed a calendar to each of our local secretaries, but cannot of course mail one to each of our [100] members, as the cost would be too great. Very truly yours,

(112)

—139—

Mr. William B. Jones,
67 Olive St., St. Louis, Mo.

Dear Sir:

Yours of the 29th is at hand. It is necessary not [25] only to express my pleasure, but my thanks to you, for what you have accomplished at your agency every month and every year since you [50] took charge of it.

Do not worry about the Employers' Liability premium on the Scott & Brown policy. It will be all right.

Very truly [75] yours,

(76)

—140—

Mr. W. J. Baker.
Columbus, O.

My dear Sir:

I am just in receipt of your letter of the [25] 19th, enclosing policy No. 34,825, for which please accept thanks. The probability is that I had better come out to [50] your place and see the chickens to which you refer. I shall do this as soon as it may be convenient for you to show [75] them to me. It is my intention to go to Virginia the first day I can get off within the next two weeks, and if [25] you will inform me what day I can come down with the certainty of finding you sufficiently at leisure to go with me and let [50] me see the fowls, I shall try to keep the appointment. It would suit me a little better to go the latter part of the [75] week, although I may be able to get off almost any day.

With kind regards, Very truly yours,

(94)

—141—

Dear Sir:

Your letter of the 24th was received two or three days ago. I have had so much other mail of immediate importance,[25] that I found it impossible to answer you more promptly.

Your former agent had written me a few days before your letter came, telling me [50] that he intended to surrender his present occupation about the middle of this month. I am somewhat doubtful as to whether I shall know of [75] a man whom I can recommend to you for your insurance department. In all likelihood we can recommend one who can do a part of [100] Mr. Smith's work.

The trouble is that we have no one in mind just at present who can attend to both your insurance and rental [125] departments, and at the same time one who would be perfectly willing to accept the proposi-

tion you make. A week or two hence we may [150] have discovered the person you want and as soon as this shall prove true, we will write again.

We are anxious to serve you and [175] have every reason to hope that we shall be able to do so soon. Very truly yours,

(192)

—142—

Mr R. B. Martin,
Chicago, Ill.

Dear Sir:

Referring to your favor of the 12th inst., with reference to building insured under policy No.[25] 12,282, I beg to say that in my judgment you make a mistake in not carrying this risk at the high [50] rate paid for it, it being a brick building with iron roof, and within a hundred feet of our Water Works building. If the building [75] adjacent should burn, the damage on this risk would be small. There is certainly no moral hazard, and the plant is making money.

If this [100] is not good business at this rate, then there is nothing in this section of the country that I can recommend to you. I would [125] cancel at once and give it to some other company, if it were not for the fact that all my companies are carrying large lines [150] in that vicinity.

If you insist upon cancellation, I will relieve you at once upon receipt of your instructions to that effect. Yours truly,

(174)

—143—

Gentlemen:

Policy number 15,647, Memphis, Tennessee. This loss has been adjusted for $900 and I now hand you check [25] on this company for that amount, payable to the order of the assured, in settlement of the claim in full without discount.

The loss being [50] partial, the insurance is reduced the amount of this payment, and I ask that you see that endorsement to that effect is placed on the [75] policy. Yours very truly,

(79)

—144—

Dear Sir:

We this morning received proof of loss from you under policy number 15,793, and we now ask that you [25] send us a regular printed form of report of this loss, in order that we may send it forward to the company.

In all cases [50] please do not overlook sending us by mail the printed form. Kindly send this notice by return mail, and we will forward you draft on [75] the company for the amount of loss.

Yours very truly,

(85)

—145—

Dear Sir:

In passing the daily report under number 98,768, we note that you have allowed to remain in the [25] form the total concurrent insurance for $60,000. Inasmuch as you have attached the 50 per cent Co-insurance Clause, we think this line should [50] be eliminated from the form.

Please send us an endorsement, complying with this request, and oblige Yours truly,

(68)

—146—

Gentlemen:

I thank you for the satisfactory manner in which you have represented our interest.

Our position so far for 1907, in [25] Texas, is not flattering; yet, with the assistance and remembrance of a liberal share and patronage from our agents during the remaining months of the [50] year, we hope to make our usual creditable showing. I fully understand present conditions, and any effort from your agency in our behalf will receive [75] our full appreciation. It may be that you can favor us with some long term cotton policies. We will give liberal lines at compresses and [100] in open yards. If others should be offering special contracts for that business, I should thank you to give me full information.

We are also [125] writing oil mills when in good condition and if the electrical wiring is satisfactory. Possibly we can serve you in that or some other way [150] to our mutual advantage.

Hoping for continued favors, I am, with personal regards,

Yours very truly,

(166)

—147—

Gentlemen:

Referring to the one gallon Lighting device manufactured by your company at Chicago, we beg to say that when properly installed we are willing [25] to accept permits for the use of such machine in properties covered by policies of our companies and without extra charge.

Yours very truly,

(49)

—148—

Mr. T. E. Foster,
Detroit, Mich.

Dear Sir:

Your favor of the 3d instant, advising us that the assured's last inventory was taken in January,[25] 1907, has been received. We

regret very much that we cannot approve the endorsement of the 25th ultimo, permitting the assured [50] to defer taking an inventory until the 1st of May. The iron safe clause provides that unless a complete inventory has been taken within twelve [75] calendar months prior to the date of the policy, one shall be taken within thirty days thereafter. The provisions of the iron safe clause are [100] so essential to the profitable insuring of mercantile risks, that we cannot afford to weaken them by consenting to any deviation from them whatever. The [125] policy at present is, according to its terms, void and it would not be acting in good faith on our part to allow the policy [150] to remain in force, knowing that its condition had been violated. We must, therefore, ask that you kindly cancel the policy.

If the assured will [175] take a new inventory within thirty days, you may issue to him a new policy from the current day, which would then be valid under [200] the condition that if no inventory had been taken within twelve calendar months prior to its date, one would be taken within thirty days.

Kindly [225] give this matter prompt attention, and oblige

Yours very truly,

(235)

—149—

Mr. Lewis D. Long,
Seattle, Wash.

Dear Sir:

We received in due course your endorsement of the 15th inst., attaching to this policy the ¾ [25] value clause. On this printed form you have canceled with pen, iron safe clause, and we believe that in event of a loss the assured [50] could claim and very likely the court would hold, that the iron safe clause in this policy was canceled. We have therefore to suggest that [75] you amend the endorsement, particularly so, as you do not refer to having canceled the ¾ loss clause. Inasmuch as you also,[100] by endorsement on the same date, permit a total of $7,000 insurance, we deem it best to dispose of this matter and correct [125] it by using a new form; that is, take one of our new printed policy forms, containing the ¾ value and iron safe clauses [150] and fill it out just as though you were going to write a new policy.

Yours very truly,

(168)

—150—

Gentlemen:

Referring to my letter of June 29th, advising you of my trip to New York, I am very glad to note you remembered me [25] by giving the Company Policy No. 10,882, as a compliment to that visit. The company as well as myself feel much [50] gratified with the satisfactory manner in which our agents responded to my request.

My visit was in every way satisfactory to me. I now believe [75] the Company has a better understanding of the conditions in this state. I was able to induce them to modify some of their views and [100] in future trust our common efforts will be better understood.

Trusting to be remembered with our full pro rata of your desirable business, I am,[125] with personal regards, Yours very truly,

(131)

—151—

First National Bank,
Liberty, Mo.

Gentlemen:

Complying with your request of July 3d, we have charged your account $10,000, and have remitted like [25] amount to the Seaboard National Bank, New York, for your credit and advice.

Yours truly,

(39)

—152—

North American Trust Company,
Wall Street, New York, N. Y.

Gentlemen:

Please remit the Seaboard National Bank, New York, Ten Thousand ($10,000) Dollars, and charge our [25] account to cover.

Yours truly,

(30)

—153—

Hanover National Bank,
New York, N. Y.

Gentlemen:

Yesterday we received your check for $3,745.60, in payment of our number [25] 1,460 sent you on the 15th instant, enclosing checks amounting to $3,650.09.

We note that [50] you have charged us exchange on this letter at the rate of ⅛ per cent. Prior to this time you have been remitting [75] for our items at par. We presume that this was an error on the part of one of the clerks.

Kindly advise if we are [100] correct, and oblige

Yours truly,

(105)

—154—

Gentlemen:

Kindly purchase for our account twenty-five or thirty thousand dollars worth of good commercial paper, maturing in September and October, at the best [25] rate of interest you can, and charge our account to cover. When purchased, please forward papers to us.

Thanking you in advance, we are Yours [50] very truly,

(52)

—155—

Exchange National Bank,
St. Louis, Mo.

Gentlemen:

We have debited your account to-day $15,647.14 for Spokane Dry Goods [25] Company paper, $15,000 due September 6th, at 5 per cent, discount amounting to $225.55, net $15,674.14 [50] as per statement enclosed.

We also enclose a copy of the last statement of this Company and would say [75] that this name is considered excellent.

We also have to enclose three notes of $5,000 each, which we trust will reach you safely.[100] Yours truly,

(102)

—156—

Second National Bank,
Dayton, Ohio.

Gentlemen:

Enclosed herewith we hand you draft on the Texas Drug Company, together with letter from our Dallas correspondent, which [25] is self-explanatory. You will observe that the draft has been accepted, as per your telegraphed instructions. Yours very truly,

(44)

—157—

Bank of Commerce,
Cleveland, Ohio.

Gentlemen:

It is very probable that within the next thirty days we will have exchange on something like a thousand [25] bales of cotton on the following firms:

Societie D'Importation et De Commission.... Havre
Georges Degay ..... Havre
Westphalen & Company ..... Havre

Having in mind your letter [50] of October 9th, offering to buy such bills, we wish to know if you can handle these with our guarantee of acceptance. We would also [75] like to know if you are acquainted in any way or know anything of these firms; if so, we will appreciate it if you will [100] advise us as to your opinion of their financial standing and responsibility.

Kindly let us have a full expression of your opinion, so that in [125] the event that we should find it necessary to wire you, we will not have to make so many explanations, etc. Yours very truly,

(149)

—158—

Bank of New York,
New York, N. Y.

Gentlemen:

Please ship us ten thousand ($10,000) dollars, currency, via Wells, Fargo Express, charging same to our account,[25] and oblige

Yours truly,

(29)

—159—

Merchants' National Bank,
Indianapolis, Ind.

Gentlemen:

Replying to your favor of the 23d instant, we beg to say that we have forwarded your letter [25] to the Comptroller of the Currency, with request that he appoint the Bank of New York as reserve agent for your bank. Very truly yours,

(50)

—160—

Mr. J. C. Bolliver,
American National Bank,
Indianapolis, Ind.

Dear Mr. Bolliver:

I have your letter of the 14th instant. It came in this [25] morning only. We will do our best for you, but it will be impossible to fill your order to-day. Do not worry about discommoding us.[25] It gives us pleasure to serve you, and I want you to feel free to call upon us at any time.

We shall always do [50] our best for you, both in the purchase of paper and as to names, rates, and maturities.

Very truly yours,

(70)

—161—

MECHANICS' NATIONAL BANK,
Chicago, Ill.

Gentlemen:

Will you kindly furnish us in confidence with an expression of your opinion as to the responsibility and management [25] of the First State Bank of Quincy, Illinois?

Assuring you of our willingness to reciprocate whenever occasion permits, I am Very truly yours,

(48)

—162—

MR. LOUIS P. RODNEY,
Commercial National Bank,
Evansville, Ind.

My dear Sir:

I am only writing this letter to tell you how much we appreciate [25] the business you have given us, and to assure you that it is appreciated, not only by me, but by Mr. Howe and everybody connected [50] with the Mechanics' National Bank.

I do not doubt that your wishes have been met successfully during the season, and I write to express the [75] hope that our relations will continue long and pleasant. I am sure that the Mechanics' National Bank will do its part towards the consummation of [100] this, our desire.

With kindest regards, believe me

Sincerely and gratefully yours,

(112)

—163—

Gentlemen:

We have received your favor of October 16th, enquiring as to the standing of certain firms whose names you mention. These names are [25] not known to us. We have been making some enquiry to-day among the bankers who do a French business, and we learn that the first [50] and the second names each have a capital of about 1,000,000 francs and are in good credit. The third name is that of a [75] wool broker and he is reputed to have little or no means.

When we wrote you some two weeks ago about the matter of cotton [100] Bills, we had in mind Sterling Bills, drawn on Liverpool or London. These we would be very glad to have you telegraph us

about,[125] and we could make a close rate on them. As regards Bills on France, that would hardly be in our line, as we have not[150] any French account. We will, however, if you wish, give you the best quotation we can, but we could do better with Sterling bills.

Yours[175] very truly,

(177)

—164—

State Bank of Utah,
Salt Lake City, Utah

Gentlemen:

We take pleasure in enclosing our last statement to the Comptroller of the Currency, and would[25] be pleased to have you favor us with yours of recent date; also place us on your mailing list for future statements.

Thanking you in[50] anticipation of the courtesy, we are

Very truly yours,

(59)

—165—

Mr. Otto G. Stedman,
Sioux City, Iowa.

Dear Friend:

We are sending you to-day $50,000 worth of commercial paper, which we consider[25] prime and which we bought for ourselves in much larger amounts. I am sure you will be pleased with both the rates and maturities. We[50] have charged your account as per enclosed statement.

Concerning the note of the Security Investment Company, this note is amply margined by stock of the[75] Westinghouse Electric & Manufacturing Company, which is listed and which has a good ready sale at all times. The note is made out in my[100] favor and endorsed without recourse on me. The reason the note is made out in this way, instead of direct to you, is that some[125] one individually in the bank has to give a receipt for the collateral. I signed the receipt and it is surrendered and returned.

I enclose[150] to you herein the hypothecation, and you can accept this as a receipt from us that we hold on account of the note the 16[175] shares of stock referred to in said note and in said hypothecation. We carry this paper ourselves for $100,000.

Yours[200] very truly,

(202)

—166—

Mr. Frank D. Foreman, Cashier,
Omaha National Bank,
Omaha, Nebr.

Dear Sir:

Replying to your favor of the 16th inst., we will discontinue sending [25] you outside items for the present, or at least until the cotton season is over. At that time if you can send us a revised [50] list of points on which you can handle our items, basing your charge on the total of our letters, we will again send you a [75] portion of our business.

Thanking you for the service you have rendered in collecting these items in the past, I am Yours very truly,

(99)

—167—

Exchange National Bank,
Pittsburg, Pa.

Gentlemen:

Referring to our letter of some days ago and to par list, we wish to say that the majority [25] of the small banks of this state seem to have entered into an agreement to charge on all items that bear Eastern endorsements. Under these [50] conditions it is impossible for us to handle in future items on all the points that you have been sending us, without some charge. We [75] will, of course, par everything for you that we possibly can, charging you exactly what it costs us to handle items on which there is [100] any charge.

We think it best to make you this explanation, and if you wish us to continue to handle these items, we assure you [125] that we will take them at as small a cost as possible. Yours very truly,

(140)

—168—

Dear Sir:

Agreeable to your request of the 28th instant, we are remitting for you at par $10,000 to the [25] Bank of New York, New York, for your credit and advice, and charge your account a like amount to cover.

Awaiting your further commands, we [50] are

Yours very truly,

(54)

BOOTS AND SHOES

—169—

Mr. F. G. Procter,
Fort Worth, Texas.

Dear Sir:

Your favor of the 31st ultimo received. You are probably informed of the strike, which [25] has practically closed all the St. Louis shoe factories for some six weeks, and while conditions are improving and we are now operating our factory [50] in a moderate way, nevertheless we will be unable to ship your goods immediately, for the stock we had cannot be replenished until new goods [75] are made. The demand has been so great that it has temporarily exhausted our supply.

Inasmuch as we have started our factory again, we hope [100] to have these goods ready in the near future, and trust our forwarding them as soon as possible will meet with your approval. Yours truly,

(125)

—170—

Dear Sir:

We have at the present time more than one thousand exclusive Beacon agencies throughout the country, who are finding our stock department a [25] great convenience, and we trust that we may be able to serve you from this department this season. We believe the shoe business throughout the [50] country is very satisfactory with retail merchants, and that from this time on you will get your full share of this business.

This is the [75] first season that we have carried this line in stock, and our agencies are finding it a great convenience. There is no question but that [100] it is greatly to your advantage to size up your Beacon line with Beacon shoes, rather than to buy other shoes at the same price [125] from jobbers, as we know the most successful merchants to-day will confine their lines.

We sincerely hope that your business from now on throughout the [150] season will be more than satisfactory to you, and if you have not already placed your spring order for Beacon shoes with our salesman, that [175] you will see your way clear to do so in a liberal way.

Very respectfully yours,

(191)

—171—

To Customers:

Herewith samples of our Thanksgiving price-cards, and we hope that same will meet with your approval.

The use of the price-cards is becoming [25] more and more of a necessity to the alert retail shoe dealer every day, and it is our desire to co-operate with you along this [50] line.

We have not trimmed these cards, as many window dressers prefer to use them as border for their display. You can, however, trim them [75] in a short time.

Let us know how many you need and we will send them at once.

Yours truly,

(95)

—172—

Dear Sir:

This is in reply to yours of the 26th instant, and we are pleased to state that the new lasts, samples of [25] which we showed you several weeks ago, have now been received by us, and we are in a position to start your order on these [50] shoes and can put the goods through the factory in a very short time.

We can make for you the style shoes that you ask [75] for in both cloth and patent leather and tan Russian calf for $2.50. These are about the same style shoe that we are [100] making for a certain large retailer in Chicago, who is practically ordering this style shoe. If you will favor us with the sizes, and about [125] the style that you would want, we will turn out a first-class shoe.

We remain Yours truly,

(142)

—173—

Dear Sir:

If some one in whom you had confidence came into your store and offered to give you for nothing advertising matter of different [25] kinds, which experiment proved would considerably increase your business, would you turn him down? Certainly not. That is exactly what we propose to do for [50] you. All we ask is your earnest co-operation.

We are spending thousands of dollars every season directly for your benefit, and we want you to [75] take advantage of it. If you do not take advantage of what we offer you, you are passing up a valuable aid to your business.[100]

On the other hand, if you will co-operate with us, you will inject new life into your regular business and increase your prestige as a [125] wide-awake and up-to-date shoe dealer.

We are prepared to show you how these results can be accomplished, having spent thousands of dollars proving the proposition [150] ourselves. Our statements are backed by fact and experience, as has been proven by the results obtained in the past by those of our customers [175] who have adopted these methods, and who are most enthusiastic in continuing them.

With your permission we shall be pleased to communicate with you further on [200] this subject, explaining every detail of our methods.

Respectfully yours,

(210)

—174—

Dear Sir:

In response to your kind letter just received, we shall mail you soon in book form our complete plans for fall, but wish [25] you to advise us now, on the enclosed postal card, whether we can count on your co-operation. If you are going to be content to [50] carry the Red Cross Shoe without taking advantage of these helps to your business, we want to say to you again that you will be [75] missing an unusual opportunity, as our aim is to look carefully to our dealers' interests, and to help them increase their business, not only on [100] the Red Cross Shoes, but on all of their other lines as well.

We are writing you thus early about our plans, because they include [125] the mailing of an extremely handsome book, showing how this shoe differs from all others, and containing a beautiful exhibit of fall styles. There is [150] also an X-ray picture of the foot, with full explanation, which is highly educational as well as interesting to every one, especially in connection with [175] the convincing arguments.

These books, imprinted with your name and address, we mail for you with an individual letter to each customer.

We charge you [200] nothing for the labor of writing these individual letters, nor for the books with your name and address on them, which you could not duplicate [225] in the quantities you require, except at a prohibitive price. We only ask that you pay the postage of two cents per letter, as this [250] book and letter go in a sealed envelope at first-class rates.

This feature of our advertising plan has proved so successful in the past [275] that we were compelled to issue no less than three editions

of our book for spring, and it was not nearly as large nor as [300] handsome as the new one for fall; in fact, we regard the distribution of these books as an almost essential feature of the plan we [325] are going to outline for you in detail, and urge you therefore to get up your mailing list at the earliest possible date, and send [350] it in to us so that we may know just about how many of these books to reserve for you.

The mailing of these books,[375] although to a certain extent independent of the rest of our helps, should be done by a certain date to fit in with other features [400] of our plan. To produce the greatest effect, your customers ought to have them just about the time when our full page advertisement in the [425] Ladies' Home Journal will appear. As the time is very short, kindly send us your response at once.

For your information, we enclose copy of [450] book sent out this spring. Our new one for fall will be even finer and more convincing.

Respectfully,

(468)

—175—

Mr. D. S. Singer,
Butte, Mont.

Dear Sir:

I am just in receipt of a letter from our Mr. Carter, remarking on the quality and [25] general workmanship of the goods which we sent you. We are quite surprised to learn that the goods did not come up to the standard [50] of Mr. Carter and that they really did not please you.

He writes us to see that the order he sent in is made extra [75] good, both in workmanship and quality of material in the uppers. We are most desirous of pleasing you and building up a business with you.[100] We realize that in order to do this, we must give you goods that will please you and on which you can realize some profit. We [125] shall look after your order carefully, and see that the workmanship as well as the upper stock is of the best.

A month ago we put [150] in a new foreman in our shoemaking department, and also a new foreman in our cutting room; these are both high class, superior men on [175] fine shoes, away above anything we have had before. These men have always worked on the highest priced shoes, and are fully acquainted with the [200] requirements of extra high grade shoemaking. Yours very truly,

(209)

—176—

Dear Friend:

I am out with my spring line of low shoes and will call upon you as soon as possible. I trust you will [25] wait for me and see the many improvements in our line, before placing your order for spring.

So far, every order but one is an [50] increase over last year's business, which speaks well for what we have made, as well as for what we are making.

Hoping to see you soon,[75] I am Sincerely yours,

(79)

—177—

Gentlemen:

We have written the Webb Shoe Company of Chicago, as usual, for sufficient woven labels for your goods, but they have written us that [25] they have none in stock, and will not have any more of them, and therefore rather than delay your goods, we shall let them go [50] through the works without these labels. Very truly yours,

(59)

—178—

Dear Sir:

Replying to your letter of August 1st, we do not know why the Congress Shoes were shipped alone, as your instructions were to [25] ship with previous order.

We have just referred the matter to our shipping clerk, who seems to be under the impression that you wrote,[50] instructing us to ship the Vici Shoes as soon as possible, and the shipment was not therefore held back for the Congress. However, if you [75] think the mistake was ours, we will gladly stand our part of the freight charges.

We trust that our shipment of to-day will open up [100] to your entire satisfaction, and thanking you for the order,

Respectfully yours,

(111)

—179—

Gentlemen:

We have to-day entered claim against the Railroad Company for the pair of rubber boots which you were short on your last invoice of [25] August 15th, and will endeavor to secure an early settlement of claim for you, and when collected, we will credit to your account.

Trusting [50] this will be satisfactory, and thanking you for past favors, we are Yours very truly,

(65)

—180—

Gentlemen:

With the approach of cold weather, retailers are finding that their stocks need sizing up and that it is necessary to have their orders [25] shipped immediately. For just such an emergency we carry a number of our medium priced lines in stock, and can ship orders the day they [50] are received.

We are anxious to serve you in these instances and beg to call your attention to the enclosed stock and price list. If [75] you do not need sizes at the present moment, kindly keep this list handy and call upon us when you do need them, and receive [100] instant service.

Soliciting your business on these lines, we beg to remain

Yours sincerely,

(114)

—181—

Dear Sir:

Your letter of the 24th ultimo duly received. I am sorry to state that these samples were not shipped you as promised.[25] They were set aside for you and held according to postal instructions for later delivery. If you had written me previous to that time to [50] send them, there is some mistake, and I cannot find how the mistake occurred.

We have, however, forwarded the case to-day and if there is [75] any extra expense attached to this, we are willing to stand it, as I know it was arranged through our Mr. Cullen and me to [100] ship them out, which was not done. It was simply an oversight and I hope you will excuse us this time, and we assure you that [125] it will not occur in the future. Yours truly,

(134)

—182—

Gentlemen:

We reply to yours of the 24th, and will state that the tan shoes are being rushed through the factory as quickly as [25] possible, and it must be borne in mind that it takes time to make shoes, and especially at the present time, owing to the fact [50] that all other factories and ourselves included are very busy, and the work that is ahead must be finished before new work can be taken [75] care of.

The writer made a special effort to get some of the goods and found at the present time that a good many lots [100] are in our finishing room, and we expect to have them finished in a few days' time. Possibly before the end of the week we [125] will be able to make a complete shipment to you, which will be by express. Yours truly,

(142)

—183—

Dear Sir:

At this season of the year one of the most trying things confronting a shoe merchant is to find what he wants when [25] he wants it. If you are an up-to-date shoe merchant, you will appreciate that this applies not only to sizes and widths, but to styles.[50]

How many merchants knew a year ago, when they were placing their fall orders, that brown calf boots were going to be popular this fall? [75]

How many merchants knew a year ago, when they were placing their orders for spring, that the tan Oxfords were going to sell as they [100] did? How many merchants knew last spring, when they were placing their fall orders, that brown calf boots were going to be popular this fall? [125]

The recent experience of shoe buyers should and will have a tendency to make them more conservative, due to the fact that some of the [150] most popular styles are brought out after future orders have all been placed.

We have mailed you to-day under separate cover copy of our latest [175] catalog, and we will ask you to lay aside any prejudice that you may have, and give its contents your careful consideration.

The line which [200] you have bought for fall may not be satisfactory, or the firm from whom you have made your purchase may be late in delivering, or [225] there may be styles for which you are having a call that you overlooked in placing your orders. If any one of these three conditions [250] exists, give us a chance to convince you of our ability to help you build your business. Very truly yours,

(270)

—184—

Mr. T. J. Polk,
Seattle, Wash.

Dear Sir:

Our custom at this time of the year is to remind our friends, who usually order sales [25] books for the holiday trade, that now is the time to get in their order.

Many appreciate our forethought and timely hint to look into [50] such an important matter.

We trust you will give this request your immediate attention.

Yours truly,

(66)

—185—

MESSRS. FORD & COOK,
Portsmouth, Ohio.

Gentlemen:

We want to make you a partner in our business — not figuratively, but literally. Our business is the [25] manufacturing of advertising novelties, and you, in the course of a year, use a certain amount of advertising novelties. We want your friendship, co-operation and [50] likewise your business. We feel that there is no better way to cement your friendship and secure your influence than by offering you a small [75] amount of our preferred stock, believing that if you own some of our stock, you will endeavor to increase the earning capacity of it, by [100] your kind co-operation in speaking a good word for us whenever possible.

We are offering a limited amount of preferred stock at par, and with [125] each share of preferred we allot the purchaser one-half share of common stock. The preferred is a six per cent guaranteed stock and is retirable [150] at 105 any time after the first annual dividend has been paid. A sinking fund to retire this stock is provided from the [175] earnings of the company.

This is an exceptionally good investment, as the profits of the business are large and we will be able to pay [200] a good dividend on the common stock. With the money received from the sale of stock, we intend building a plant with a greater capacity [225] of production, and consequently greater earning powers, than our present facilities afford. Our business has outgrown in three months our present capacity, necessitating the change.[250]

If you are interested, we will be pleased to forward endorsement clippings from local papers and go into details, showing the progress of our business.[275]

Trusting to hear favorably from you regarding this matter, and if possible, immediately, as the allotment of stock is limited, we remain

Sincerely yours,

(299)

—186—

Gentlemen:

Some time ago we sent you catalog, showing all styles carried on the floor in Chicago. Thinking you might have mislaid same, we are enclosing [25] one herewith.

We hope that you will go through same carefully, as we know

there are styles listed therein that would prove quick sellers, and [50] they are all reasonable, profit-allowing lines.

A sample order will receive all the benefits of good service, which means quick delivery, clean goods, and the [75] help of the advertising department, which is maintained at the Chicago office.

We have quick and effectual plans for popularizing our methods in your locality, [100] and should be glad to give you an outline of them. Place yourself in a position to satisfy the demands of a particular patronage. You [125] can do this by handling our goods.

Our stock line consists of styles carried on widths from *AA* to *EE*. You are therefore [150] enabled to fit any sized foot without putting money in a large stock that would consist of a great many slow-movers. Our in-stock proposition overcomes [175] all this.

We shall look forward toward receiving your request for samples.

Yours truly,

(189)

FRUIT

—187—

Mr. W. C. Noble,
46 West Street, New York City.

Dear Sir:

In accordance with your request, through the hands of W. C. Platt,[25] for market report and information concerning expenses connected with the sale of fruit, we beg to say that the market has advanced within a few[50] days, and we have no reason for expecting a decline in prices for some time, unless too liberal shipments are received. This, of course, would materially[75] affect the market.

Our printed report for this week, enclosed, will inform you as to the prices current. We would impress upon you, before closing,[100] that carefully packed apples will always command a top figure.

Yours truly,

(112)

—188—

Mr. H. P. Porter,
St. Paul Minn.

Dear Sir:

We are in receipt of your order through our Mr. Wallace for vegetables, but beg to advise[25] that we are out of apples at present, but expect a car in tomorrow, and upon arrival of same will ship by steamer, should we[50] not hear from you to the contrary.

We shipped by mistake, to Mr. Evans, one barrel of apples, which are at your station unclaimed. Will[75] you kindly examine these apples and use them, and report to us immediately whether satisfactory or not? These apples should have gone to Mr. Moore,[100] instead of to Mr. Wallace.

Awaiting your immediate reply, we remain

Yours truly,

(113)

BOOKS, STATIONERY, AND PUBLISHING

—189—

Dear Sir:

We have your favor of the 11th instant and note what you say in regard to Masterpieces of American Literature. The express [25] which you had to pay is exceedingly high, and of course prevents your making a great deal on these books. It was at your request [50] that we had them sent from the publishers by express; however, we are glad you allowed us the privilege of doing so. We have not received [75] an invoice from the publishers for these books. As soon as we do we will re-bill to you, allowing a discount of 1-5 [100] instead of 15 per cent. We do this on this special occasion, and you will understand that the future discounts will be the regular [125] 15 per cent.

Trusting you will be able to come out a little ahead with this additional discount, we are Yours very truly,

(149)

—190—

Dear Sir:

The publishers make the price on the North American Review, which, beginning with the September number, is issued monthly, the retail price being 35c.[25]; trade price, 28; returned within 60 days. We suggest if you want an order of this kind you should notify [50] us at once.

We might add for your information that Junior Toilettes is not second class matter, and can only be sent by mail at [75] the rate of 8c. a pound, or regular express at tariff rates. Yours very truly,

(91)

—191—

Gentlemen:

On the 12th of August we forwarded you one Rubber Handle Cover for racker, and we noticed from the enclosed invoice, which was [25] just returned to us from the postoffice, that the goods were sent to Buffalo, instead of Rochester, New York. Did you ever receive them?

Kindly [50] let us hear from you, and oblige

Very truly yours,

(60)

—192—

Dear Sir:

The latter part of last year we made a special offer to our trade friends on our "Universal Atlas of the World," and [25] the proposition met with so much favor that we have decided to make a similar offer, same to hold good until after the coming holidays.[50]

As you are aware, this Atlas is a subscription publication, and previous to last winter had never before been offered to the trade, but as [75] stated above, we now deem it wise to renew said offer.

A new edition of the Atlas, bearing date of 1907, was [100] turned out a short time ago, consequently we can fill your orders upon receipt with a new and up-to-date Atlas.

Respectfully soliciting your orders, and [125] thanking you for past favors, we remain Yours very truly,

(141)

P. S.— We enclose herewith descriptive circular.

—193—

Mr. G. W. Munson,
Parkersburg, W. Va.

Dear Sir:

We are in receipt of yours of July 23d, in which you wish our latest [25] catalog. Same will be mailed you to-day. When our representative called on you earlier in the year you placed an order for Bibles, etc., and [50] requested that same be sent for enclosure to the Peck Dry Goods Company.

We filled the order promptly, and as requested, delivered it to this [75] concern; and are now very much surprised to receive a card, stating that they have been holding an enclosure from us for your house for [100] some time.

No doubt it is the one sent them in March, and we cannot understand why it has not been shipped; so under the [125] circumstances ask you to look into the matter, and advise us of disposition, or write direct to the above firm.

We sincerely regret this long [150] delay, but are in no way able to account for same. Respectfully yours,

(163)

—194—

Dear Sir:

In about two weeks we will issue the most important book of fiction that has come out of your state in many a [25] year, which you will find fully described in the prospectus enclosed to you herewith.

There is a wide-spread interest in this book throughout this state,[50] and we know there is considerable interest in the volume in your community.

The price at retail is $1.50, and a discount to you [75] as to the rest of the trade. We do not issue our publications on consignment, unsold copies returnable, but it does seem to us that [100] you could make up an order for us as an outright purchase.

Awaiting your esteemed order, we are Yours truly,

(120)

—195—

Dear Sir:

From the demands for additional books made upon us by some of our representatives who have our State books on sale, we assume [25] that in some localities the school term may have commenced earlier than usual, and we fear that in many instances the supply of our books [50] may not be sufficient to meet the requirements, owing to the fact that, as a matter of protection to our mutual interests, our shipments have [75] been made conservatively.

As our contract provides that a report shall be made to us on or before the fifth of every month, we suggest [100] that you send us an inventory of the books now in your possession, and if necessary, at the same time, order any additional books which [125] in your judgment you may require. We should also appreciate a remittance covering the value of the sales, if any, to date.

Trusting this will [150] prove satisfactory to you and that we shall be favored with an early reply, we remain Respectfully,

(167)

—196—

Mr. Harry Turner,
Cairo, Ill.

Dear Sir:

As you are aware, the last Legislature passed a bill requiring that the subject of Agriculture be taught [25] in the public schools of your state. Owing to the great demand for a book on this subject, we are taking the liberty of sending [50] you, by prepaid express, with the privilege of returning unsold copies, several copies of Stevens and Hill's "Agriculture for Beginners." We will ask that you keep these books on sale, and if you need any [75] more we shall be glad to furnish same at 10 per cent discount, transportation prepaid, with the privilege of returning all unsold copies which [100] are in good condition. Books to be returned at our expense.

Trusting our action will meet with your approval and that you will dispose of [125] the books sent, and that we may receive additional orders from you, we are Very truly yours,

(142)

—197—

Dear Sir:

We have before us your order for fifteen Kelsey's Cicero. We are unable to supply these books in either second hand or shelfworn.[25] We have therefore referred your order to another house, who no doubt will forward same to you promptly. Yours respectfully,

(45)

—198—

Mr. T. P. Gardner,
St. Paul, Minn.

Dear Sir:

We are sending you under separate cover a copy of one of the latest and most [25] popular books of fiction. This novel ran serially in Ainslee's Magazine, a periodical which exercises the greatest care in selecting stories that will interest the [50] public. The editors of Ainslee's received from dealers and readers many proofs of the interest which the story aroused, and they rate it as an [75] unusually successful serial.

We believe the author of this novel is one who deserves a wide-spread recognition in this country, and that the record of [100] his previous efforts in novel writing, and the originality, interest and power of the story, justify us in making a determined effort to bring this [125] book before the public. We shall accordingly advertise it extensively.

We hope you will have time to read this book, and we shall greatly appreciate [150] a few lines from you expressing your opinion of it.

Respectfully yours,

(162)

—199—

Dear Sir:

This is to acknowledge receipt of your favor of the 23d instant, addressed to the Bowen-Merrill Publishing Company, our predecessors. We have ordered some jackets [25] of the Wideawake Library to be sent to you from the factory. We are enclosing you under another cover our 1907 catalog,[50] and desire to inform you that the same contains description of the newest and best books.

Trusting we shall receive your valued order, we remain [75]

Yours very truly,

(78)

—200—

Gentlemen:

We note your order given our representative, Mr. Potter, calls for one hundred and fifty United States histories. We are ordering same shipped from [25] New York at once. You do not state whether you wish them to come from your nearest distributing point or from New York direct, and [50] as the discount from the latter point is better, and as we have very few books at San Antonio, we are shipping from New York. Yours very truly,

(78)

—201—

Messrs. Kirk & Martin,
New Orleans, La.

Gentlemen:

You are just about to begin the most successful fall and holiday bookselling season in the history [25] of your house. And we have just concluded the most prosperous spring and summer business in the history of ours, by a tremendously encouraging percentage.[50]

If you have followed the list of the six best sellers, you will know that the leaflet herein enclosed gives description of those which have [75] been continuously on this list since the date of publication.

Won't you check up your stock with this list and let us have your order [100] in good time, so that you may have the books at the same time with the other dealers in your community? Remember in this connection [125] that we have a great stock of display matter always on hand and at your disposal. Respectfully yours,

(143)

—202—

Gentlemen:

On the 24th ultimo you advised us to cancel your back order and we have complied with your wishes, but we have just [25] noticed there are several items which we ordered special for you. On your order our representative noted, "Be sure and get," and as we were [50] unable to obtain them in the city, we thought best to order in special to accommodate you and ship with your back order.

These items are [75] now in the house, hence we should be pleased to have you advise us if we may ship them. If so, we shall forward at [100] once by express, charges prepaid.

Kindly let us hear from you promptly, and oblige

Respectfully,

(115)

—203—

MESSRS. KING & Co.,
91 John St., New York, N. Y.

Gentlemen:

I have your recent invoice, on which the fact is noted that [25] you have sent the last of your pens you now have in stock. Permit me to ask that you have another invoice made up, for [50] this order will not last us a great length of time. Perhaps before you can get them from the factory we will be in need [75] of them.

With best wishes, Very truly yours,

(83)

—204—

MR. JAMES WEST,
316 Broadway, New York, N. Y.

My dear Sir:

In response to your letter, I enclose herewith a letter from [25] a young man whom I know to be very capable. If you will take the trouble to introduce him to your Mr. Brown, I would [50] like to know whether or not Mr. Brown is pleased with him before sending down any one else. The young man in question has good [75] experience in a business way, and is prepared, I believe, to handle any office business of the firm in whose interest you have [100] applied. I can show the best recommendations from the people by whom he has been employed, whose employ he left simply because he desired to [125] be in New York. Yours truly,

(131)

—205—

Gentlemen:

Yours of the 5th inst., in which you intimated your determination to commence hostilities in case my indebtedness to you remains longer uncanceled, is [25] before me. In reply I am compelled to say that it is impossible to comply with your wishes without committing a gross injustice toward my [50] other creditors. My books may be examined by you or any one interested or desirous of doing so.

Now, as I am quite as anxious to [75] arrange for a settlement of some kind as you can be, I purpose making an offer to all to pay 75c. on a [100] dollar, payable in 6 months, with such security as will insure prompt payment of all my outstanding indebtedness.

Hoping for a prompt acceptance of my [125] offer, I remain

Yours truly,

(130)

—206—

Dear Sir:

I explained to Mr. Cook that if this matter should come to a lawsuit, there would be an expense of $300, whether [25] he should be successful or unsuccessful, and that, in view of the expense, it will be wise, from a business point of view, to accept [50] your proposition to pay $250. Mr. Cook, however, assures me that his loss will be $600, and under the circumstances,[75] you ought to pay $300 to settle up the entire matter. In view of your present relations with Mr. Cook and for the [100] loss which he will suffer, perhaps you will find it wise to pay the amount which he suggests. Yours truly,

(120)

—207—

Mr. A. L. Anderson,
Indianapolis, Ind.

Dear Sir:

We have yours of the first inst., with list of prices and terms of settlement, for which prompt attention accept our thanks. In return we enclose order herewith, relying upon you to supply us with none but first-class articles which we can safely warrant.

The items I have checked, you will perceive, are those distinguished in the list as being always in stock and ready to hand. These you will please forward immediately; others, as soon as procurable.

Should there have been improvements upon any of the articles, please advise me without delay, holding this order subject to our reply. In the meantime we remain Yours respectfully,

(120)

—208—

Gentlemen:

We have heretofore issued the complete reports in parts, which were exchanged for bound volumes when same were completed. There have been objections to [25] this method: it did not secure the promptness desired, as we had to hold papers for some time for our thorough reporting, for revision and to [50] give official references. We hereafter issue advance sheets, which will be sent out immediately after the papers are handed down. These are intended for temporary [75] use until the book is published. One half of this amount also will be credited on bill when the completed reports are delivered.

Yours truly,

(100)

—209—

Dear Sir:

We have your letter in regard to the vacancy which we have in our establishment for a stenographer. We would like you to [25] give us the young lady s name, so that we may have her call here for an interview and trial. If her work is satisfactory, we [50] will give her $12, instead of $10. We hope she is a Remington operator, because this is the machine we use in [75] our office. Yours truly,

(79)

—210—

Gentlemen:

How soon can you deliver the books on which you gave us quotations by wire and confirmed by your favor of the 16th [25] inst? We will have to place the order where we can get quickest delivery, as we will have to get a supply of these books [50] at once.

Please let us hear from you at once, and upon receipt of your reply we will place the order. Yours truly,

(73)

—211—

Dear Sir:

We have before us your valued favor, containing check for $53.25 in payment of your account. We note you have [25] made correction for overcharge on catalogs, and wish to thank you for calling our attention to this error.

We had written you a couple of [50] days ago, requesting remittance on this account, and desire to say in explanation for following our collections so closely, that we are compelled to meet [75] large obligations at this season of the year, and as our finances are somewhat limited, we have found it necessary to follow our collections even [100] closer than we would desire.

Thanking you for past favors, and trusting that we may be favored with a portion of your future business, we [125] are

Very respectfully yours,

(129)

—212—

Dear Sir:

We are much chagrined at the fact that, through no fault of ours, the second of the series of small books on advertising [25] which we had offered to send you has not reached you ere this.

The reason for the delay has been unexpected trouble with printers and [50] binders, which has not yet been straightened out, and may make it still a few weeks before the second of the books reach you.

This [75] is in nowise our fault, but we feel it due to ourselves to write you, explaining the delay, and asking your indulgence.

Yours very truly,

(100)

—213—

Esteemed Subscriber:

Your subscription to the Teacher's Professional Edition of "The Business Educator," expired some time ago, and much as we should like to, we [25] cannot continue sending you the journal without receiving your renewal.

Our constant endeavor is to make the journal invaluable to the commercial school proprietor, the [50] commercial teacher, the commercial student, and especially to the penmanship teacher and student. And judging from the numerous letters we are receiving from the very [75] best authorities, commending the journal in the strongest terms, we believe we are succeeding in no small degree. At any rate, you will not wish [100] to miss the feast of good things we have in store for our readers during the coming year.

If the address on our envelope is [125] correct, all you have to do is to place a one dollar bill in it and enclose this in another envelope, addressed to us. Upon [150] receipt we will enter your subscription for one year.

If you do not wish to renew, will you not kindly drop us a line to [175] that effect, so that we can remove your name from our list and not bother you or ourselves further regarding the subscription.

Yours enthusiastically in [200] the cause of commercial education in general and good penmanship in particular. Yours truly,

(214)

—214—

Gentlemen:

As we have not yet received your order for a Federal Electric Sign, we feel that we must write you again, for we know that our proposition is one that you can not afford to pass by, and one that will be a money maker for you, as it has been for thousands of other business men.

Electric signs are now recognized as a most successful method of advertising, and it is only a question of time until you, as one of the prominent business men of your town, will be obliged to purchase. In view of this situation, you should by all means take advantage of our special proposition, which will allow you to get your sign at practically no cost to yourself.

Read the enclosed letters from Kansas and Washington men who have already received returns in commissions, and who are, in addition, thoroly pleased with their Federal Signs. Unsolicited testimonials show you that our proposition will do what we claim for it.

Order quick and enjoy the benefits of enlarged trade from the Federal "salesman" during the Holiday season.

Very truly yours,

P. S.— Our festoons will remake your store.

—215—

To Our Customers:

A business man doesn't always care to take the time to investigate the quality of his purchase. Sometimes, in fact quite often,[25] he likes to repose confidence in the goods, and relies on the name. No one concerns himself about quality when he buys a Dunlap hat.[50] He feels secure that the quality is there.

In putting our American Bond letter paper on the market, we are making it possible for you [75] to get the best, and you can feel the same confidence in ordering it that you do in buying other trade mark goods, the reputation of [100] the firm being back of it.

Specify American Bond for your next order and you will determine to use it to the exclusion of all [125] others, for its quality is the best. Yours very truly,

(135)

—216—

Gentlemen:

Your valued order of the 7th, which was given to our representative recently, duly received, and we shipped you by prepaid Adams Express, on [25] the 10th inst., the 100 sheets of AURORA, 8½ x 11, carbon paper, noting that the ribbons should [50] not be sent forward until later. Will you kindly advise us when these ribbons should be supplied to you, and we will make our records [75] accordingly and at the proper period will make shipment?

Thanking you very kindly for the order which you extended to our Mr. Smith, and awaiting [100] your further commands, we are

Very truly yours,

(108)

—217—

Gentlemen:

This will acknowledge your return on our letter of the 20th ultimo, and agreeable to your request we are to-day sending you under [25] another cover such forms as you have expressed a desire to see.

We trust that these forms will reach you promptly and serve to increase [50] the efficiency of your present system.

We have suggested to Messrs. Brand & Ford, sales managers of our Kansas office, that they have their representative[75] discuss these forms fully with you when next in your office, and explain how they may be applied to your work.

Thanking you for your[100] inquiry, and assuring you that the assistance of the department is at all times at your service, we are

Very truly yours,

(122)

—218—

Dear Sir:

The Diploma problem comforts us every spring, involving as it does a certain anxiety on the part of both school, and diploma maker. Dealing [25] as we do with thousands of schools, it is needless to tell you that May is a vexing month for us. Why not take up [50] the matter now — before the rush — and thus relieve your own mind as well as ours? Even though you may not know the precise number [75] required, a general understanding of your requirements would enable us to handle more expeditiously any order that you may place later.

Prompt return of enclosed [100] postal, properly filled, will enable us to write you fully and to the point with samples, etc. For 38 years our business has been [125] Diploma-making. Possibly (if we know the facts touching your special requirements) we could offer a practical suggestion. Very truly yours,

(146)

REAL ESTATE

—219—

Mr. W. L. McGregory,
La Crosse, Wis.

Dear Sir:

We have investigated as to taxes on the property referred to in your favor of the [25] 16th instant, and the collectors report nothing against same. It seems that it was not rendered in the name of the present owner. The [50] tenants are in arrears with the rent and there has been collected from them only $12.

The insurance was $8; repairs, $3[75].50; our commission, $10, leaving a balance of $2. We are after the tenant and will either have the property vacated [100] or more rent within the next few days.

In future please address the firm, as same will come in due course of answering firm letters [125] and be attended to more promptly.

Yours very truly,

(134)

—220—

Dear Sir:

The abstract and deed to the place you bought is all ready and the trade can be closed at any time. You may [25] forward the money to Mr. James, and we will deliver the deed and abstract to him for recording.

Please let us hear from you, as [50] the present owner is making arrangements to give you possession as soon as deed passes.

Yours truly,

(67)

—221—

Dear Sir:

Probably you will think we are very persistent in writing you about the tract of land you own, which the records show to [25] contain 73 acres. Of course, you may not care to sell at all. If you do, however, we can find a buyer for it [50] at a fair price. The way the matter came up was that we made an abstract for the tract adjoining you, and found that the [75] land lapped over on yours, and took in about 25 acres. They were cutting on this twenty-five acres, and we advised them to [75] stop

until a survey could be made to determine the lines. Of course, we had no special authority to do anything, as we are not [100] your agents.

We have had an offer of $10 per acre cash, and we believe the party would pay $14. So [125] if you wish to sell at all and would be willing to pay the commission on the sale and furnish an abstract, we can do [150] business for you. Very truly yours,

(156)

—222—

Dear Sir:

Owing to our short crop of cotton and a general falling off of land buyers, we have had very little demand for timber [25] land lately. Last fall and during the year of 1907, we sold considerable timber land in the neighborhood of your property. There [50] was some talk of a railroad's being built thru that section, but that seems to have died out, and it is not likely that it [75] will be done.

The new firm as above has been doing considerable business, and is well prepared to handle anything in the real estate line.[100] You may rest assured that we will lose no opportunity to find you a purchaser at the earliest possible time. Just at this time [125] we have nothing definite in sight. Yours truly,

(133)

—223—

Mr. N. B. Wells,
Terminal Building, Indianapolis, Ind.

Dear Sir:

Replying to your inquiry of the 1st instant, it is possibly true that not more [25] than one-half the abstract to the whole tract of land is shown by the copy of the abstract we sent you. However, it shows [50] title to the whole in J. B. Thomas and also some of his sales, and the balance of the tract owned by him, out of [75] which balance he has conveyed to you.

As you request, he has executed a bond for title which we send you, pending the completion of [100] the abstract to your satisfaction. In addition to this he makes you a general warranty deed. Mr. Thomas is worth many times more than the [125] value of the land, and if anything were wrong with the title to the tract, you could sue him on his warranty deed and force [150] him to make it good. We do not think, however, that this will be necessary, as we have talked with Mr. Thomas about this title [175] and he is perfectly willing to make any guarantee that it is clear. Yours very truly,

(191)

—224—

Gentlemen:

Regarding the matter of the property we were considering, the residence has ten rooms and could not be built to-day for less than $4,[25] 000. It is in a good neighborhood, and while not occupied at present, it is fine rental property. The best and quickest way for [50] you is to come to this city, if you wish to come to a definite conclusion, and look over the situation. Yours truly,

(73)

—225—

Mr. J. D. Williams,
Topeka, Kas.

Dear Sir:

The abstract which we enclose herewith is to the 42 acres Moore and Long survey. As [25] stated in our letter of recent date, the abstract is now as full as the records can show title.

The other matter referred to can [50] be looked into and arranged later, and added if you can obtain a deed from the owner to cover the link left out between her [75] and the former owner.

We presume there is some kinship between these two persons, but the records here do not show this.

We enclose bill [100] for $65, which you will please remit, obliging

Yours truly,

(111)

—226—

Dear Sir:

We control considerable farming land for sale, and if you desire a real estate [25] agent to look after the selling or renting of the land mentioned, we will give the matter our best attention.

Should you wish us to [50] attend to this business for you, kindly give us full description of your property, location, etc.

Yours truly,

(68)

—227—

Dear Sir:

Your letter to the County Clerk was passed by him to us for reply. We can without doubt fit you up in such [25] a place as you describe, somewhere in this locality. We are sending you separately our latest printed list of farm property, which will give you [50] a general idea in regard to prices, etc. Yours truly,

(62)

—228—

Dear Sir:

Enclosed is deed to the 430 acre tract as suggested by our attorney. We always advocate "striking while the iron is [25] hot," and if you feel disposed to this, kindly attach the deed to draft on us thru the First National Bank for $3,15 [50] 8.39, which is the amount less our commission of $165.48.

We have the best information that our men have [75] ample means and that they are looking for just what we can show them in your territory. We are in hopes of selling them [100] all of your land northwest, and if you will give us a reasonable chance, we feel sure that we can make it profitable for you.[125]

Hoping to hear from you by return mail, we remain

Yours truly,

(137)

—229—

Dear Sir:

Just about the time you left for the Springs, we succeeded in persuading our client to come down to your price of $4 [25] cash per acre, and that upon an immediate acceptance.

We have no wish to hurry you, but we actually have a customer who is figuring [50] with us on 2,500 acres of this land at a fair price per acre. We are told this land is as good as [75] any of it, and we feel that if you buy it at $4 per acre, we will have done you a favor.

We beg [100] to remain Very truly yours,

(105)

—230—

Memphis Box Co.,
Memphis, Tenn.

Gentlemen:

Your inquiry of the 6th inst. received, and we are enclosing our printed list of Lamar County timber propositions.[25] These lands contain principally red and post oak and we conservatively believe that it will cut from three to five thousand feet per acre. This [50] is the thousand acre tract you spoke of.

We now have seventeen hundred and twenty-four acres right on the Frisco Railroad, about the same [75] as the thousand acre tract. The lands northwest will cut more, probably six or seven thousand feet to the acre, and we know for a [100] certainty that the new Oklahoma Central Railroad will pass within two miles of most of it and will more

than likely go thru some of [125] it. The land when cleared will rent for from $2 to $4 per acre, and will sell for from $15 to [150] $25 per acre.

Write us for further particulars, if you are interested in red or post oak timber lands. Yours truly,

(173)

—231—

My dear Mrs. Smith:

As requested we write you concerning the matter relative to the sale of your Main Street place. We saw our customer [25] this morning and the best offer we can get from him is $3,000 cash; out of this there must be an abstract [50] of title to date and all taxes paid, including 1907, and a commission of 5 per cent.

We presume you have an [75] abstract of title and it would only have to be brought down to date, which would cost but little.

This party is looking at other [100] property and others are trying to sell him, and we must answer him right away, as you perhaps know there are a great many places [125] for sale in this city and unless we act at once we may lose this opportunity.

If you accept this proposition, you might telephone or [150] telegraph us. Yours truly,

(154)

—232—

Dear Sir:

Your telegram received, and we will write you fully as soon as we can see Mr. Mason and put the proposition before him. He is out of town to-day and will probably return tomorrow.

In case we cannot come to some satisfactory agreement with Mr. Mason, we have two other people interested and it is probable that we can do some business with them if not with Mr. Mason.

Yours very truly,

—233—

Dear Sir:

Our client's attorney refused the title to the property, and according to our contract with our client, we return the deposit he made with us, as we were to be governed by his attorney's opinion.

Two objections were as follows: nothing to show that John Vincent was the only heir of A. Vincent, and that there is no proof that Mr. James wrote a will. These are, of course, objections, but we think our client's attorney has made a mountain out of a molehill.

He advised him not to take the property, stating that the title could not be perfected to his satisfaction without proceedings in court to remove cloud as he sees it. This would require more time than our contract with our client would allow; therefore we ordered the draft and deed returned to you.

We regret this, as we have worked very hard to consummate this transaction, and we have gone to a great deal of expense and virtually laid everything else aside to put it thru. But, however, we are not at all discouraged and we will go to work with renewed vim to sell this land, for we are confident that the title will stand the test, providing that it does not get into the hands of an attorney that is overly critical on Texas land title. Yours very truly,

—234—

Mr. F. G. Rogers,
Little Rock, Ark.

Dear Sir:

We enclose herewith statement for an abstract that we got up for you and have turned same over to your attorney. Inasmuch as you still have left the best part of this tract to sell, you will have to have an abstract for the next purchaser, and we will hold your old abstract here subject to your order. We, however, expect to sell all this land for you within the next few days.

If you remember, Mr. Jones's lawyer required that we get up a new and condensed abstract for this piece of land.

Trusting that this is entirely satisfactory, we are

Yours very truly,

—235—

Mr. James B. Kay,
1151 John St., New York, N. Y.

Dear Sir:

Your favor of the 30th inst. at hand and in reply would say that the store and basement, 152 Vine Street, must be rented together. We think that if you will make us an offer on a lease of two or three years, we might be able to secure the store and basement for you, and in case you had no use for the basement, we should have no difficulty in securing you a tenant for it. We have several parties talking in reference to rental of this store and we would urge prompt action, should you desire to secure it.

Hoping to hear from you soon, we are

Very truly yours,

—236—

Mr. Robert Boyle,
Johnston, N. Y.

Dear Sir:

Your kind letter reached me during my absence in Albany. I should be glad to avail myself [25] of your kind offer, provided the people who at present hold the mortgage do not insist upon retaining it, in which case I should feel obliged [50] to leave it with them, as they have been very courteous to me in all their dealings for many years.

I have written to them [75] on the subject and shall expect to hear within a day or so, and will immediately advise you.

Very truly yours,

(97)

—237—

Mr. Robert S. Loomis,
Oswego, N. Y.

Dear Sir:

Yours of the 28th inst. received. Send your customer along, and we will do the very[25] best we can with him. I think there is no doubt that we can sell him a tract that will suit him. Wire us when [50] he starts that we may meet him at the train. We have at present some very nice bargains on the cash basis. Yours truly,

(74)

—238—

Mr. D. H. James,
Poughkeepsie, N. Y.

Dear Sir:

We hand you abstract and also letter from the attorneys. There are some things they ask [25] for that they cannot get; never will get. Explain to them how matters are, and forward the abstract to them at Tipton, returning the letter [50] to us, and charging my account with same. Yours truly,

(60)

—239—

Mr. R. Jackson,
New Orleans, La.

Dear Sir:

Will you kindly favor us with settlement of your account? It would be especially acceptable at this [25] time, as we are under unusually heavy expenses, having had to make a considerable addition to our factory recently. This balance has been accumulating for [50] several months, as you will notice by referring to your books, and we doubt not that you will comply with our request in this instance.[75]

Yours very truly,

(78)

—240—

Mr. F. M. Scott,
Milwaukee, Wis.
Dear Sir:

Having finished my education, I am anxious to secure employment in some good house, and would respectfully [25] make application for a position with your firm.

I am desirous of entering your establishment in the hope of gaining a thoro knowledge of the [50] mercantile business. I am 16 years of age.

Should my request be favorably received, I shall conscientiously endeavor to merit whatever confidence you may [75] repose in me.

Yours very respectfully,

(81)

—241—

Messrs. J. B. Farmer & Co.,
City.
Gentlemen:

In reply to your favor of the 10th inst., we would say that the house of [25] J. B. Jones & Company is in first-class standing, and in our opinion will assume no indebtedness for which they are not amply responsible.[50] We have full confidence in both their integrity and solvency. Respectfully yours,

(62)

—242—

Mr. Henry D. Davis,
254 Dean St., New York, N. Y.
Dear Sir:

Your letter of July 3d is just received. I have [25] to-day given a letter of recommendation and introduction to a young man named William H. Scott. While not an experienced stenographer, he is a capable [50] young man of highest character, and one whom I believe to be able to give you good service.

Mr. Scott will present his letter in [75] the next few days, and I hope you will consider his claims favorably. Very truly yours,

(91)

—243—

Mr. R. L. Harding,
Milwaukee, Wis.
Dear Sir:

I have been your tenant for over seven years and have always been prompt in paying my [25] rent when due, but owing to the destruction of our factory by fire and the impossibility of obtaining employment at present, I am obliged to [50] ask your indulgence for a short period. I am confident of soon securing another situation similar to the one I held in the factory, and [75] will promptly cancel my indebtedness to you.

Regretting the necessity that forces me to ask for further time, I am Yours very respectfully,

(98)

—244—

Mr. James Black,
44 Madison Ave., New York, N. Y.
My dear Sir:

Messrs. Smith & Jones, managers of the Exchange, offer to lease [25] the second floor of your building, No. 211 Main Street, at a yearly rental of $1,000, for the term of one [50] year from May 1st, with the privilege of renewing for one more year. While I send the boy up to you to find out if [75] you will accept their offer, I am at the same time investigating their references. If they prove satisfactory, will you allow me to close with [100] them to-day on the above conditions, as they have several other places in mind, and are anxious to have the matter settled this afternoon? Very [125] truly yours,

(127)

DRUGS.

—245—

Dear Sir:

Replying to your letter of the 4th instant we beg to advise that if our representative, Dr. Morrison, named you a delivered price [25] on 1-10 gallon can of Kreso Disinfectant, it was an error on his part and we are compelled to confirm the correctness of [50] our charge for freight on the 1-10 gallon can of Kreso included in shipment of October 10th.

It is true that we [75] made no charge for freight on ten one-gallon cans of this product invoiced 10-19, as we allow freight on gallon cans [100] when ordered in not less than ten one-gallon lots.

Trusting our advices are acceptable, we remain

Very truly yours,

(120)

—246—

Dear Sir:

Our Mr. Porter reports that you had in stock five pint Glycerophosphates Comp. which was in an unsaleable condition. If the product has [25] not been destroyed, kindly thus dispose of it and accept the enclosed credit memorandum for $3.25 to protect you from loss.

Yours very truly,

(51)

—247—

Dear Sir:

We are to-day in receipt of a communication from our Mr. Burk, advising us not to overlook the freight when we forward you [25] credit memorandum, covering the one hundred pounds of Putty that we failed to ship but billed recently. We regret very much to advise that we [50] did overlook that portion of the credit and we are enclosing herewith our memorandum for 96c, which amount represents the freight charges [75] on the one hundred pounds which you were charged with.

Trusting that you will find same satisfactory and that you will accept our apology for [100] not having same on your previous credit, we beg to remain Very truly yours,

(114)

—248—

Dear Sir:

We duly received your favor of October 15th in which you acknowledge receipt of goods which were shipped you on September 5th,[25] stating you are short one dozen harness soap, and requesting that we give you credit accordingly. Did not your invoice bear notation to the effect that [50] the harness soap was short, but would follow shortly? We think it did.

We wish to advise that this harness soap went forward on October [75] 17th, charges prepaid, and you will undoubtedly be in receipt of same in the near future. We are sorry that we were obliged to [100] omit the harness soap from the original shipment, but we were out of containers in which this preparation is put up and we were unable [125] to obtain same at that time, but as soon as we were in receipt of same, your harness soap was forwarded.

Trusting that this explains [150] matters satisfactorily, we are

Very truly yours,

(157)

—249—

Dear Sir:

We received your remittance of the 8th instant in settlement of the balance due on your October account, and we have failed to [25] acknowledge receipt for the reason that you mention some shortages, and we held the matter up until Mr. Ford came in, as he requested this [50] by letter in such a way we cannot understand what he means and we wanted him to interpret the matter for us. We will give [75] these matters attention at the earliest opportunity.

We remain, with kindest regards, Yours very truly,

(90)

—250—

Dear Sir:

We are in receipt of your communication of November 12th, and we note with regret that you have not as yet received [25] our shipment to you of October 25th. We are to-day placing tracer on this shipment and trust that our action in so doing will [50] serve in effecting a prompt delivery of your goods. In the event that you do not receive the same in the immediate future, kindly forward [75] us your expense bill and we shall be pleased to file claim in your behalf.

Thanking you for this opportunity to be of service, which [100] we assure you we are at all times pleased to do, we are, with kindest regards,

Very truly yours,

(119)

—251—

Dear Sir:

Your order of the 7th instant is received, and we send the goods by Wells, Fargo Express, which we [25] hope may reach you in perfect condition. You will find bill enclosed herewith.

The charge per dozen we make you is same as in [50] gross lots, on account of excessive express charges, which will be $3. Our price for one dozen is $7.50.

We should like [75] you to take exclusive agency for your city, and with a little judicious advertising, we can make it interesting for you.

Thanking you for the [100] favor and hoping we may hear from you often, we are Yours very truly,

(114)

—252—

Dear Sir:

We take pleasure in informing you that the perfumed handkerchiefs and other advertising matter have been mailed to your customers, and we hope [25] you will notice the effect of this advertising very soon. There has been some little delay in getting it out, owing to the fact that [50] the manufacturers have been unable to keep us supplied with the necessary handkerchiefs.

Thanking you for your interest and promising our future co-operation, we remain [75] Yours very truly,

(78)

DRY GOODS.

—253—

Dear Madam:

In presenting you this booklet of the latest fall and winter styles in ladies', misses' and children's ready-to-wear garments, we invite you to [25] what is beyond a doubt the largest and most comprehensive gathering of outer garments that will prove a revelation to you — a convention of the [50] best ideas of the master minds in the construction of ready-to-wear garments. These garments are the construction of the best tailors, whose ingenious ideas are [75] responsible for many of the reigning fashions this season, and they will irresistibly impress those who admire and desire things unusual. The artistic touches of [100] the skilled tailors shine forth from every stitch.

We will enaugurate a special sale of these garments, commencing Monday, November 5th, and continue the sale [125] throughout the week. It will be an opportunity for money saving which you should not miss.

Awaiting your inspection, we are Yours very truly,

(149)

—254—

Dear Madam:

We beg to announce our spring opening Wednesday, March 20th, and earnestly hope that you will find it convenient to attend, assuring [25] you that the display will be found interesting, instructive and well worth your visit. Special price inducements that we cannot mention here have been arranged [50] for the opening day, and you may combine business with pleasure, and find a considerable saving in taking advantage of these special price inducements. In [75] addition to these price inducements for opening day, we are going to pay your railroad fare where your purchases from us amount to as much [100] as $1 for each mile that you travel. If you travel ten miles and spend $10, your fare will be refunded, or if [125] you travel fifty miles and only spend $30 your fare will be refunded for thirty miles.

We enclose herewith a small booklet, showing [150] the most popular styles in ladies ready-to-wear goods for this season, and wish to, announce that our showing in this department is far superior to [175]

any past efforts. You'll find the styles shown in this booklet in all materials and at prices that really represent the completed garments for little [200] more than cost of materials. If you cannot attend our spring display, send us your order by mail. Our mail order department is perfectly satisfactory.[225]

We have arranged for your entertainment next Wednesday. Please do not disappoint us. Yours very truly,

(241)

—255—

Dear Sir:

We would like to ask you one question: Do you trade where you can buy good goods the cheapest? Or are you wedded [25] to some personal friendship that leads you to pay any price that a friend may ask?

Would it not be a wise thing for you [50] to think of this just a minute? The money which you save in buying goods of us is worth the same to you as the [75] money you make by your labor or in selling your cotton or your corn, your wheat, or your oats. You would not sell your products [100] to a buyer whose bid was lower than the other fellow's. You should use the same care and good judgment in the buying of your [125] goods, and get the best you possibly can for the least money.

Many merchants this spring, in fact most all of them, are talking advanced [150] prices, the highest prices known for many years. As a rule this is true, but this is where we again demonstrate our ability and claim [175] to save you money at all times. Anticipating just such an opportunity, the bulk of our enormous purchases were made before these heavy advances, and [200] the results are that we are offering today many items at a less price than was ever before quoted.

We are trying to give you [225] here some common sense talk, stating facts that are founded on reason and sound business forethought and judgment, and we want to have the opportunity [250] to prove to you that we are doing just what we claim here, by your coming to our store and seeing for yourself the goods [275] advertised on the enclosed price list.

Our stocks this season are larger than ever before, and there's enough goods here for every one to whom [300] this letter goes.

We wish to thank you kindly for your business of the past, and we are anxious for you to take advantage of [325] this opportunity to save money on your purchases from us this spring.

Yours very truly,

(340)

—256—

Dear Sir:

We do not make high class creations of Parisian flavor, such as are seen on boulevards and at the opera — that's out of [25] our line — but we do make cloaks and suits such as the everyday American retailer needs, such as are the backbone of every cloak department.[50]

No Parisian creations, however, receives more attention, either in design or workmanship, than does the lowest priced sample on our racks. Regardless of our prices,[75] which are always lower than the lowest, we feel that this care to detail is responsible for our enormous growth, for the retailer realizes that [100] while the prices he pays for our line are far below the market, yet he gets style, workmanship and finish that are above the cloak [125] manufacturer's average.

We accomplished this by various means and modifications of the methods usually employed by manufacturers.

Respectfully yours,

(144)

—257—

Gentlemen:

From the merchandising, advertising and selling point, our line offers you elements of strength that will put your department in the front rank [25] in volume of sales, profits and estimation of your customers.

It is doing it for others; it will do it for you, but you will [50] have to act promptly.

Hoping we may hear from you, when we will, for your convenience, give you the list of our display locations, we are

Yours [75] very truly,

(77)

—258—

Mr. J. D. Patterson,
Denver, Col.

Dear Sir:

What retailer makes the most satisfactory garment profits? Let's answer that question by asking this one: What [25] retailer has the most satisfactory garment business? Certainly not the one that depends on the style alone. Not the one that is satisfied with one [50] season's profits, and not the dealer who has the goods but not the styles. Satisfactory garment profits depend on both style and quality.

Our garments [75] afford apportunity for the most satisfactory business and the greatest profits, because they win for you business that will keep coming, year after year.

The [100] proof is in the garments and our large list of satisfied customers. Our selling helps will put you on the right track, and assist you [125] in building up a profitable business that will stay with you.

Yours very truly,

(139)

—259—

Mr. J. W. Goode,
Gainsville, Texas.

Dear Sir:

Our newspaper agency stands for a great deal more than so-called advertising. It maintains with its clients [25] a relation that begins with the raw product room of the factory. It shows how new and profitable products may be developed; how existing lines [50] may be bettered and strengthened; secures distribution among thousands of retail stores for worthy merchandise; and reaches the actual customers of those stores in a [75] way that insures sales.

We shall be glad to discuss with manufacturers, not mere advertising, but sane economical ways of selling more goods at better [100] profits.

Soliciting your valued patronage, we are

Yours respectfully,

(109)

—260—

Dear Sir:

For the past year, owing to advance contracts, our departments have stood as buffer between the manufacturer and buyer. Our prices were lower [25] than true market conditions demanded. A readjustment is necessary. Manufacturers have been advancing prices steadily, and all merchandise under old contracts is a thing of [50] the past.

Buyers must face these conditions now. They can no longer temporize with this situation, but must meet the issue squarely.

Yarns have advanced [75] in some instances over 100 per cent, labor, and all other items entering into the production of hosiery and underwear, have increased [100] in proportion; it is obvious that in the face of such conditions that the problem before us is to maintain qualities.

We respectfully request that [125] you allow us the privilege of submitting you samples of our line. Yours very truly,

(140)

—261—

Mr. L. James Taylor,
Newark, N. J.

Dear Sir:

We hereby call special attention to our stock of merchandise for the fall season, which is [25] now complete in all its departments. By reason of early and favorable contracts with the mills, we are enabled to make prompt deliveries of many [50] of the most desirable and popular brands of goods — which would otherwise be out of the question — and at prices materially below present values.

In [75] printed and woven wash fabrics, ginghams, percales, flannellets, plain and fancy dress goods — foreign and domestic — silks, white goods and linens, our assortment will be [100] found such as cannot be surpassed in any market.

The several departments of our house vie with each other in a generous rivalry for the [125] first rank in attractiveness and general efficiency. Special and prompt attention paid to orders.

Yours very truly,

(142)

—262—

Gentlemen:

Never put off till tomorrow what you can do to-day, for to-morrow you may wake up to the fact that you have been losing [25] time and money in neglecting to carry cut order carpets. By conducting your department in the cut order way, you are saving yourself endless expense [50] and worry. Because you actually sell the goods before you order them, your capital can be making money for you in other ways, instead of [75] being tied up in a lot of bulky stock, which also takes up valuable room.

We make prompt shipments on all orders. It's time the [100] line of our carpets were in your stock. Write for catalog and full information.

Yours very truly,

(117)

—263—

Gentlemen:

I called on a retailer yesterday who put in our line for the first time, when I was on my last trip. He beamed [25] when he saw me coming, and I could see things had been going pretty well with him.

"You know," he said, "I'd been handling carpets [50] for thirty years and always carried roll stock, and I thought business was going

pretty well. However, I realized that my competitors were getting a [75] little bit ahead of me. That cut order proposition of yours appealed to me from the start. I tried it as you know, with the [100] result that I do more carpet business now than any two of them put together. As a matter of fact, I haven't had a customer [125] go out of the store without finding just what he was looking for." Yours truly,

(140)

—264—

Mr. V. L. Mathews,
Madison, Wis.

Dear Sir:

The Meyers Print Works have, by special processes, produced a new and serviceable fabric in which is [25] shown, not only all the staple styles, but also a wide range of woven novelty Madras effects, as perfect in every way and in colors [50] as lasting as any yarn-dyed cotton goods ever produced.

Strength, durability and beauty of our Scotch cloth will appeal to the retail trade and the [75] consuming public. The goods are full yard pieces, flat fold, with handsome cloth bands. Samples and goods will be in jobber's stocks and will be [100] ready for delivery early in September.

May we not hear from you as to your wants for next season?

Respectfully,

(121)

—265—

Dear Sir:

There is probably not a buyer of dress goods from Maine to California, who does not know Lansdown, to which fabric our name [25] as sole manufacturers has been identified for many years. Adaptable for all costumes and all occasions. The prevailing style of dress makes it one of [50] fashion's favorites for this fall and spring.

You can throw a piece of our fabrics on your counter with the assurance that you are giving [75] your customer good straight worsted, not disguised or adulterated, as we have never learned the art of adulteration.

The line includes plain and fancy dress [100] goods, serges, cheviots, striped and fancy suitings, panamas, voiles, etc.

Trusting we may be favored with a trial order, we are

Respectfully yours,

(122)

—266—

Mr. Thomas Rink,
Indianapolis, Ind.

Dear Sir:

Some men think that success is a mere matter of advertising; hence, they attribute our rapid growth, our [25] immense clientele, and our enormous output to advertising. However, we know better. Our success lies in the goods; in the splendid values which we offer [50] and deliver. Reputation and confidence are a treasured asset. We have earned them both, and we mean to hold them.

Our line comprises everything from [75] a 50c neckpiece to a choice $300 coat. We're particularly strong on mink, watermink, foxes of of all kinds, squirrel, natural [100] or blended, etc. We own immense quantities of most desirable fur stock.

We employ no salesmen to sell our goods. We eliminate from our prices [25] the cost of the men's salaries, commissions, traveling and other expenses, and it makes a difference of from 12½ per cent to [50] 20 per cent in your favor. We attend promptly and execute carefully every order, large or small, special orders, alteration work and repairs.

We [75] solicit your fur trade solely on the merit of our goods and the value of our merchandise.

Hoping we may have your valued order for [100] your fall and winter supply, we are Yours very truly,

(210)

—267—

Dear Sir:

Both retailers and manufacturers have acknowledged the remarkable success of different innovations introduced by Goodman & Company. The largest success and the [25] largest we have ever made is the little women's line.

These are not misses' skirts, they are designed and made especially for little women, who [50] comprise practically one-half of every merchant's trade.

The style of a skirt, designed for a woman who wears a 40 to 44 [75] length, will not appeal to the small woman who wears a 36 to 39 length. This feature of style has been overlooked by [100] the average manufacturer and is one of the most important items in the Goodman idea.

Fashion and fit are absolutely necessary to profitable selling. Our [125] little women's line assures these qualities and saves 80 per cent of the alterations.

Ask your friends who have handled our little women's line [150] and let them tell you what a hit they have made.

See us when in the market, or write for samples.

Yours very truly,

(174)

—268—

Mr. D. W. Sprague,
Cleveland, Ohio.

Dear Sir:

We have studied the retail situation from A to Z, and have moulded our methods so as [25] to conform to the needs of the glove buyers. Our $200,000 stock of fabric gloves, including all styles, lengths and colors, is [50] at your service to make your selections from, and the prompter your action in this matter the quicker will be your deliveries.

This is the [75] age of hustle and our methods are live enough to meet the requirements of the liveliest retailers. We do things on the jump — no waits [100] on promises. A card or a wire, stating your needs, and we deliver the goods. Yours truly,

(117)

—269—

Gentlemen:

The total destruction of our plant by fire March 6th, proved a blessing in disguise, for in rebuilding we have made radical improvements that [25] will help us to make our brand of umbrellas better than ever before and to facilitate deliveries.

The new factory, entirely rebuilt, is equipped [50] with every available modern facility, and our own electric plant furnishes light and power. We have added 10,000 square feet of floor space.[75] In a word, the new plant is everything it ought to be to keep pace with the increasing demand for our products.

Come and see [100] us. Respectfully,

(102)

—270—

Brown & Gowdy,
Syracuse, N. Y.

Gentlemen:

We are not dame fortune, and we do not propose to boost any one up any pinnacles; nevertheless,[25] if you sell ribbons, we can give you some effective and reasonable help. The more reliable the qualities and the wider the range of the [50] stock you carry, the better your chances for developing a sound and growing trade, our ribbons being made for the purpose of helping you easily [75] and quickly in such development.

Our Columbia brand of taffeta ribbon stands out pre-eminently

as the best thing on the market for the money, one [100] of the strongest magnets in any ribbon department, one of the reliable stand-bys that make business a pleasure as well as a profit.

Please give [125] us the liberty of quoting you prices.

Yours very truly,

(135)

—271—

Mr. Y. O. Craig,
Lynn, Mass.

Dear Sir:

We are returning you to-day the two hundred skins so kindly loaned us for window display, and [25] wish to thank you for the same. You would hardly believe the difference it makes in one's business to give a trim of this kind.[50] We had two large windows, and our business increased two hundred per cent during the ten days we had them in. While we had a [75] large assortment of Russia calf in women's and children's, the golden brown kid was the call. Colors run so evenly, and the skin is so [100] soft and smooth that we think it is the ideal shoe for summer wear.

If dealers would confine themselves to one color, instead of a [125] thousand and one shades, they would have a much cleaner stock, and a great deal larger per cent of profit. We have orders in on these [150] goods for August, all of which shows how they are going to sell here in Columbus.

With best wishes, I beg to remain, Very truly [175] yours,

(176)

—272—

Mr. M. N. Bain,
Boston, Mass.

Dear Sir:

We enclose you statement for invoice of February 2d, amounting to $14. We have made [25] several drafts on you for this invoice, and you have returned same each time with the statement that you intend shipping the goods back to [50] us, but as we have received no communication from you as to your having shipped these goods, we fail to understand why you so often [75] make this excuse or do not fulfil your promise.

We have no doubt but that if you had a customer who had goods which you [100] had shipped him, and he refused to pay, with promises of returning same, that you would insist upon his doing one thing or the other.[125] Now we ask if you will be kind enough to acknowledge if you intend paying for these goods, or returning them to us?

Yours truly, (150)

—273—

Mr. R. L. Barnum,
Denver, Col.
Dear Sir:

We are greatly concerned to hear in yours of the 6th inst., of the inferior quality of [25] goods sent you last. We gave the matter our immediate attention, and discovered that the blunder was the fault of one of our young men [50] who in selecting, chose the lot of goods we intended for the auction room.

In order to rectify his mistake, and prevent as soon as [75] possible the vexation and inconvenience the matter must cause you, we hasten to notify you of the shipment this day of a much higher grade [100] of goods, as per inclosed invoice, which we feel assured will meet with your approbation. In the meantime you will oblige us in reshipping the [125] others at your earliest convenience, charging freight and all expenses to our account.

Regretting the annoyance, and with many thanks for your high opinion, believe [150] us to be Yours respectfully,

(155)

—274—

Mr. G. F. Allen,
Springfield, Ill.
Dear Sir:

In reply to your letter of the 21st inst., which came to hand to-day, we would [25] say that the goods ordered by you were sent as requested to your address on the day mentioned by you in your letter. Perhaps they [50] have been delayed by some accident and you might be able to find out something about them by inquiring at the freight office of the [75] railway company there. At any rate, we cannot be held responsible for the loss of the goods in case you should not find them,[100] as we hold a receipt of the company here. We believe that they will yet reach you.

As to further orders from you, we trust [125] we shall be favored with same, as we do everything in our power to please our customers and make shipment as promptly as possible.[150] Yours truly,

(152)

—275—

Messrs. Briggs & Scott,
Albany, N. Y.
Gentlemen:

I find my business increasing so rapidly that my capital is insufficient to meet its requirements.[25] As you have doubtless noticed my

orders to you for some time back have been gradually increasing, I want to assure you that this is [50] simply the result of a healthy increase of business, and not to any irregularity or careless extension of it.

The long credit I am obliged [75] to give, and this inadequacy of capital, which prevents me from carrying a sufficient stock, necessarily places me at a disadvantage in filling orders, in [100] consequence of which, trusting that you have every confidence in me, I would ask your acceptance of my note at 90 days for the [125] amount of your bill, which act of concession on your part will assist me materially in meeting my obligations.

Asking for your reply at your [150] earliest convenience, I am

Yours truly,

(157)

—276—

American Express Company,
New York City.

Gentlemen:

Two packages of value, delivered to your company on the 15th inst. for transmission to Mr. A.[25] B. Minor, have not arrived at their destination. Should the same not reach him by tomorrow night, we shall forward duplicate contents of each package,[50] and hold your company responsible for cost of articles, and all damage resulting from delay.

It is proper that we also apprise you of the [75] fact that it is necessary that the goods should be delivered before tomorrow night, for if they are not, their recovery will be of no [100] use.

Hoping your inquiries may lead to an early discovery of their whereabouts, we are Yours truly,

(117)

—277—

Dear Sir:

We want to sell you your new fall suit, and are sending you this catalog of the fall styles to acquaint you with [25] the fact that we sell the best boys' clothes that you can possibly find —"The Royal Brand." Every suit is sold under a strict guarantee [50] to give perfect satisfaction.

Our stock this season surpasses any we have hitherto shown, in variety, in beauty of styles and in sterling worth.

Every [75] "Royal Brand" suit has patent buttons, best quality

waist bands, all seams are well sewed and will not rip with ordinary wear and tear. They [100] are as carefully and as correctly tailored as the high class suits for men.

We want to have the pleasure of showing you, even if [125] we do not sell you a suit; but we feel certain with the great assortment and the extremely low prices at which we are selling [150] these suits, we can please you.

Look through the booklet carefully, select the style you want and come to see us at your earliest convenience.[175]

Yours very truly,

(181)

—278—

Mr. John Spicer,
44 Broadway, New York, N. Y.

Dear Sir:

I write in response to your letter of the 4th, to say that [25] as it is a small matter, you can send us the goods ordered. We do not need the goods as yet, and will not need [50] them for a month or more. At the time they were ordered of your Mr. Miller, we thought we were more in need of them [75] than we afterwards discovered, but since the holding of an order is an annoying sort of thing, you may either cancel the order or send [100] the goods along, just as you prefer. We will use them in time. If you ship the goods earlier than October 1st, date the bill [125] then, for we do not need them now, and won't before the date mentioned. Very truly yours,

(142)

—279—

Mr. George Green,
32 Broad St., Albany, N. Y.

My dear Sir:

We have your letter of the 16th inst., and in reply [25] to same beg to say that we are not willing to give up our claim against you at any such discount.

We took your order [50] in good faith, and as the goods are now prepared, we shall not recall it, but will hold you to the contract, which will not [75] be changed in any way. On the first of next month we shall send you a bill for the full amount, as per our letter [100] of the 4th inst.

Trusting to hear from you, we are Yours truly,

(113)

—280—

MESSRS. TENNEN & BROWN,
Omaha, Nebraska.

Gentlemen:

The enclosed folder depicts the cream of our offerings in curtains and draperies for fall season, 1907.[25]

Kindly note that although curtains are advancing in cost right along, we have not advanced our prices one penny. Our special offers are [50] always the best values in the country, and these are no exceptions; in fact, considering existing prices of raw material, they are better values then [75] we've ever before given.

To enable you to move a good mixed order, we will allow November 15 dating on all immediate orders.

We [100] are landing the heaviest, wholesale buyers of Lace Curtains, who have compared our lines with others, and have found it profitable to deal with [125] us. We are giving you the benefit of our lowest jobber's prices which guarantee you an actual saving of 10 per cent to [150] 20 per cent on those quoted by any competition.

We do a stupendous Lace Curtain and Drapery business, because we are giving wonderful values [175] all the time. Your mail orders receive as careful attention as though you personally made selection.

Try us on a few rope portieres. We are [200] offering some really exceptional values. These bright and graceful forms of door draperies are becoming wonderfully popular, and our prices will enable you to sell[225] a great quantity of them. The tapestry portieres illustrated herewith, show up beautifully and are great bargains.

Order freely from this folder — no fear of [250] your carrying over dead stock; everything shown has been carefully selected, correctly priced, and will appeal to your trade. They're the kind of goods that [275] sell themselves.

While our stocks of Curtains and Portieres are immense, it is advisable to send in your order by return mail, as our special [300] offers never fail to quickly close out the patterns advertised.

The demand for Curtains and Draperies will open up in two or three weeks. Order [325] at once and be in shape to meet it.

Make up your order for fall season on enclosed order card, attach one cent stamp to [350] same, and mail to us.

Do it now.

Thanking you for all past courtesies, and hoping to hear from you by return mail, we remain [375] Yours very truly,

(378)

—281—

MESSRS. SMITH, BROWN & CO.,
Boston, Mass.

Gentlemen:

We have your request for samples, which we shall take pleasure in giving our attention this week.[25] We have a very attractive fall line, but none of our representatives are at present near enough to reach you within a reasonable time. We [50] are only an hour's ride from New York City, and if any member of your firm is to be in New York soon, we would [75] suggest, as the most satisfactory arrangement, that you have him take a trip to the factory. In that way you can see the whole line,[100] and select such goods as you think are attractive.

We have as yet made no advance from the regular prices on account of the change [125] in price of muslins, but there is every indication that this must come very soon.

We hope that we may hear from you by return [150] mail as to whether or not there is any probability of your being able to call upon us here. If not, we will try to [175] arrange for a line of samples to go to you soon.

Very truly yours,

(189)

BUILDING AND LOANS

—282—

Mr. J. G. Williams,
Terre Haute, Ind.

Dear Sir:

For your information and for the benefit of the members at large, I wish you would [25] write to the Mutual Underwriters, Rochester, New York, and ask them for a copy of their February 15, 1907, issue, and [50] then turn to page 38 and read the full history of the Tennessee Associations, and decisions of the courts, and also personal letter from [75] the judge of the Supreme Court. I think with this book in your hands, in case of the members coming to you and wishing [100] to withdraw on account of the trouble in Tennessee, that they would go home satisfied and allow their investment to remain in the Association.

Yours [125] very truly,

(127)

—283—

State Savings Bank,
Council Bluffs, Iowa.

Gentlemen:

Your favor enclosing draft for $25.75, to cover February collections due February 20th, received [25] on the 26th. The credits are as follows:

Atkins, J. F.	$10.50	Pullman, C. A.	$ .50
Smith, W. H.[50]	10.00	Strong, Ephram	5.00
			$26.00
Less commission			.25
			$25.75

Thanking you for the above favor,[75] I remain

Very truly yours,

(80)

—284—

MR. HOWARD CRAMER,
Pittsburg, Pa.

Dear Sir:

Your favor of the 23d instant, enclosing your regular remittance, has just been received, and receipt for [25] same will be mailed you under separate cover.

I acknowledge the receipt of application of Frank Grimes, and the same will be issued and mailed [50] to him as per your request.

I note your remarks in regard to the number of withdrawals that are coming from your territory, and the [75] claim that the same is on account of the failure of the Building and Loan Association in Tennessee. The failure of that association was nothing [100] more than a stampede, in which the officers lost their heads, instead of protecting themselves by the law, in the way of withdrawals, they immediately [125] filed notices for receivers.

The starting of the stampede was caused by nothing more than the decision by the courts relative to a local association [150] violating the laws in loaning money. The decision that was rendered by the judge was not understood by the newspaper correspondent, and the result was [175] that they started a stampede in all associations of Tennessee.

Yours very truly,

(188)

—285—

MR. D. F. SMITH,
Battle Creek, Mich.

Dear Sir:

In order to withdraw from this Association it will be necessary for you to sign the [25] enclosed notice of withdrawal, take your certificate of stock, sign the assignment on the back of it in the form provided for that purpose, and [50] have your signature witnessed. Then mail certificate, pass-book, and notice of withdrawal to us in the enclosed envelope, and as soon as they are received, [75] they will be acknowledged to you and placed on file.

The withdrawal value will be remitted to you according to the by-laws governing withdrawals, [100] subject to the state law. An extract of each you will find appended to the notice of withdrawal.

Awaiting your further pleasure in the matter, [125] I am

Yours very respectfully,

(130)

—286—

Mr. George B. Newton,
Allentown, Pa.

Dear Sir:

In order to withdraw from this Association you should sign the enclosed notice of withdrawal, which, if [25] you will please sign and return to us, we will attach them to your certificate of stock and pass-books and file all papers in the [50] regular manner. Appended to the notice you will find an extract of the by-laws and state law governing the payment of withdrawing stock.

Awaiting further [75] instructions from you, we remain

Yours very truly,

(83)

—287—

Mr. J. P. Mathews,
Altoona, Pa.

Dear Sir:

Your favor of the 14th inst., enclosing application for ten shares "A" stock for Annie S.[25] Singer, has been received, and at your request we have mailed the certificate of stock to Mr. Strong for delivery.

Thanking you for the favor,[50] we remain

Very truly yours,

(55)

—288—

Mr. W. S. Snider,
Sellersville, Pa.

Dear Sir:

We mailed you the remittance sheet before we received your bond and we suppose of course it [25] is in your hands by this time.

You state in your favor just received, that you have made all collections, and it is evidently known [50] by the members where you are located. It therefore will not be necessary for us to advise them by special letter, unless you think it [75] best to do so.

Just as soon as we received the statement from the bank that you had severed your connections with them, taken all [100] books and papers, and that you claimed the right to make the collections, etc., we immediately remailed the statement for collections to you, pending [125] the receipt of your bond.

Trusting you will return the collection sheet promptly on time on account of this being the dividend month, we are [150]

Yours very truly,

(153)

—289—

Mr. J. L. Wimmer,
Sterling, Ill.

Dear Sir:

Your favor of the 31st ult. at hand and contents noted. There are only three courses [25] for you to pursue relative to your stock, which are: First, allow it to lapse until you are in a position to pay up the [50] back dues and fines. Second, take a stock loan. Third, withdraw the stock.

We are not allowed by law to accept notes for payment as [75] stock dues. It would be cheaper for you to take a loan upon your stock than it would be to allow it to lapse and [100] pay fines. If you would take a loan of $40, which would cover the March, April, May and June payments, and then send us [125] $1.60 for interest and premium for those four months, this would allow you until the 3d day of July to put yourself in [150] position to continue your payments, whether you repay the stock loan or not.

Yours very truly,

(166)

—290—

Mr. James Winters,
Minneapolis, Minn.

Dear Sir:

Replying to yours of recent date, relative to your stock with this Association, if you allow this stock [25] to continue delinquent without a loan, your fines for the time you suggest would be considerably more than the interest on a loan. Personally, I [50] would suggest a stock loan if you desire to save the investment, in preference to withdrawing or allowing it to become delinquent.

Hoping that the [75] above will meet your needs, I remain

Yours very truly,

(85)

—291—

Mr. K. L. Otto,
Evansville, Ind.

Dear Sir:

Enclosed is an order which please sign, authorizing the deduction of the amount paid you as stated [25] in our letter of the 10th instant. Also enclosed is the certificate of stock, which please assign by writing your name on blank the [50] line indicated by your initials under the heading, "Assignment Number 1," on the back of the certificate. Will you also sign the order for deductions [75] and the enclosed receipt, and

return said order, receipt, and certificate of stock in the enclosed envelope?

Ordinarily, I would ask that you call at [100] the office to sign receipts, etc., before turning over the check, or at least I would send to Mr. Gardner for delivery, but as I [125] have talked this matter over with Mr. Hunt, so that there is no uncertainty about the amount, I send everything along together for the purpose [150] of expediting the closing of the loan. Yours truly,

P. S.— Payments in this loan may be made to Mr. Gardner, as in the other.[175]

(176)

—292—

Mrs. Mary G. Hunt,
Box 47, Harvey, Ill.

Dear Madam:

I enclose my check to your order for $82.65, proceeds of [25] the $100 loan to you from this association.

This amount is made up as follows:

Loan		$100.00
Membership fee	$1.00	
Attorney's [50] fee, preparation of papers, and examination of records	10.00	
Recording mortgage	1.85	
Six months' dues	3.00	
Interest and premium,[75]	1.50	
Check herewith	82.65	100.00

The payments on this loan hereafter will be as follows: Stock dues,[100] .50 per month; and interest and premium, $1.00 per month. The stock payments, however, have been made to and including the month [125] of July, 1907, and the interest and premium have been paid to the including next month.

For the months of April, May,[150] June, July, 1907, your payment will therefore be $1.00 and beginning with August the payment will be $1.50 per [175] month. Yours truly,

(178)

—293—

Mr. Robert Atkinson,
135 Dearborn Street, Chicago, Ill.

Dear Sir:

Yours enclosing check for $153, duly received, for which please [25] accept thanks. That will help out on the dividend, your individual

account, and the general result. If you could possibly send another check that would [50] be good as early as next Wednesday, it would be still better for your account, and swell the receipts also. Money received for account delinquent [75] dues, etc., on or before next Wednesday, will, I think, be included in the dividend.

Yours very truly,

(93)

—294—

Mr. A. R. Gastman,
125 La Salle Street, City.

Dear Sir:

Please advise me whether or not you have yet taken care of [25] the taxes for which the property covered by mortgage of yourself and wife to this Association, was sold in 1907. I hope [25] you will attend to this matter without delay.

The delinquent payments in this loan should, if possibly, be brought to date. The regular semi-annual [50] dividend of the association will be spread at the end of this month, and if your wife wishes to participate fully in same, it would [75] be necessary that the payment be made to and including the present month. Any payment of delinquency made on or before March 2d, will be [100] entitled to share in the dividend.

Yours truly,

(108)

—295—

Mr. J. M. Bond,
821 Main Street, Jamestown, Pa.

Dear Sir:

Your favor of the 24th at hand and contents noted. I [25] will state that the funds referred to therein have been withdrawn from this Association by the Trustee. The amount was returned to him with interest [50] thereon, according to the by-laws in force at the time the stock was subscribed for. I will also state that the stock was paid in [75] full to date at the time it was withdrawn.

For your information, I will state further that this stock had a credit of earnings [100] of $107.77 and if the same had not been withdrawn, it would have a dividend estimated of about $36 [125] credited on it the first day of March.

Trusting that the above will give you the information desired, I am Yours truly,

(147)

—296—

Mr. R. K. Allen,
Indianapolis, Indiana.

Dear Sir:

Your favor, enclosing draft for $84 to cover February collections, due February 10th, is received and credited as follows:

Duffy, J. J.	$12.00
Smith, W. I.	8.00
Jenkins, W. H.	20.00
Edison, Laura	22.50
Mason, R. F.	10.35
Lacy, Ida	14.15
	$87.00
Less commission	3.00
	$84.00

I note your remarks relative to the Smith certificate, and the same has been referred to the attorney with instructions to take action thereon.

Thanking you for your favor, I remain,

Very truly yours,

—297—

Mr. H. N. Culver,
56 La Salle Street, Chicago, Ill.

Dear Sir:

No payment nor settlement of any kind has yet been made in [25] the Clark loan. When I saw you last you stated that you had good reason to believe that it would be taken care of as [50] early as the 23d instant. I request, therefore, that you return to me the abstract. Please do not disregard my request as you have [75] heretofore.

I hope as an attorney you can appreciate the annoyance it is to me after having loaned this abstract to be obliged to put [100] in so much time getting it back again. Yours truly,

(110)

—298—

Mr. Albert Zimmerman,
Freeport, Ill.

Dear Sir:

The $5.50 sent by you a day or two ago was duly received. It occurs to [25] me that it is about time that you were beginning to make payments of a larger amount on this loan, as I understood at the [50]

time I talked with you, you thought you would be able to pay the full amount of stock dues, as well as interest and premium [75] within a few months. The total payment in that case would be $11.50 per month.

There is an item of $4 [100] which we have paid for insurance on your property, that you ought to repay to us at once. That matter is provided for in your [125] mortgage so that you will be bound to repay that sum, just as though it were interest or premium, and it would make your account [150] look better on the books if you would take care of that item.

You must remember also that your two lots were sold last fall [175] for unpaid taxes, and you should redeem from that sale, else a deed will be issued to the party who bought the property, and it [200] will then be taken away from you entirely. Very truly yours,

(211)

—299—

Dear Sir:

I have given your application for loan considerable attention and it has been decided that we cannot loan over $800 [25] on the property. In arriving at that decision, we were forced, of course, to consider the fact that there was some depreciation in values of [50] real estate. It was considered that you would be a desirable borrower, but a loan of $800 would be all the property would [75] stand.

It is possible that you may be able to get along with that amount next August, though I understand you wish to pay off [100] a $900 loan that becomes due at that date. It would not be policy for you to pay the other loan before [125] it is due, if you have to pay interest up to its maturity. Will it not be possible for you, between now and the time [150] when the other mortgage matures, to raise enough money so that you can get along with a $800 loan?

You may consider [175] it settled that, if the title is good and the security is as good next August as it is now, we will make you the [200] loan of $800. If you think you can raise enough to make up the difference before that time, it would be a [225] good plan for you to begin at once to pay on the stock, so that in August you will have your six months' dues paid [250] in.

Please let me hear from you as to your wishes in the matter.

Yours very truly,

(267)

—300—

Mr. H. J. Edison,
Willow Springs, Col.

Dear Sir:

We have yours of recent date, stating that it will probably be necessary to foreclose the [25] $500 mortgage of Mr. Smith. This is the property concerning which we have had correspondence with Mr. Robert Cummins, with reference to [50] release of one of the forty-acre tracts.

I consider that under the circumstances we were very fortunate in refusing such release, especially since it [75] was proposed to pay nothing for same. I infer that the land is very good security for the mortgage, and although such is the fact, [100] we dislike exceedingly the expense and annoyance of the foreclosure, and I would like to make every effort possible to have the matter arranged without [125] the necessity of foreclosure proceedings.

From memoranda that I have, I understand that the land owned by Mr. J. E. Allison, and the other forty [150] acres are under heavy mortgage, which is held by his cousin, Mr. Baily. I wish, if you can, you would give me the addresses of [175] these two persons, as I should like to correspond with them before forwarding the papers for foreclosure.

As you doubtless know, these foreclosures, especially those [200] outside of this city, are considerable of a nuisance as they require so much attention.

Very truly yours,

(218)

—301—

Mr. J. T. Chenney,
Assistant Cashier,
Fort Dodge, Iowa.

Dear Sir:

Your favor of the 23rd at hand. You state that Mr. Thornton paid [25] you $10 on the 23rd of December. Such being the case, he is delinquent, as we acknowledged the receipt of your [50] collections for December. This would show that you remitted nothing for his account during that month.

If you have received the payment since remitting to [75] us, we wish you would kindly request Mr. Thornton to make his payments in the future in time so that you can forward them to [100] the home office with the rest of the collections.

I wish to thank you for the financial report of your local association.

Our semi-annual report [125] will be out on the 15th of next month, and we will forward you a copy of same.

Thanking you for the favor, I [150]am Yery truly yours,

(154)

—302—

Mr. James K. Alderich,
Rockford, Ill.

Dear Sir:

I believe that you are the owner of one of the forty-acre tracts covered by mortgage [25] of I. C. Smith to this Association, being either the S. E. ¼ of the N. E. ¼ or the N.[50] E. ¼ of the S. E. ¼ of section twenty.

The payments on this loan have become considerably in default, and [75] the mortgage is now subject to foreclosure. I am about to forward papers to Newton for that purpose, but desire to advise you as to [100] the condition of affairs, so that you may be able to protect the property if you so desire.

The amount of delinquency in payments at [125] present is $59.50 including the payment for the present month of March. The regular payments are $7.50 per month and [150] fines of $1 per month are charged for delinquency.

Yours very truly,

(163)

—303—

Mr. M. T. Cole,
Denver, Col.

Dear Sir:

Referring to your mortgage loan about which you inquire in your favor just received, we advise that [25] $80 has already been paid on the stock in that loan, which amount on repayment operates as a reduction of the principal by [50] that much.

The total incumbrance against the property if it were to be cleared up immediately is, therefore, about $480. These figures [75] are only approximate and not exact. The correct amount would not vary very much therefrom, however. The mortgage covers both forty-acre tracts, and there [100] is no provision in it for the release of either. It will be necessary therefore, if you protect the property, that you take care of [125] the entire indebtedness.

If you care to do anything with reference to the matter, you should advise me immediately by return mail, as I have [150] the papers ready to forward to our attorney.

I have written to Mr. Frank by this mail concerning this matter, informing him as to the [175] condition of affairs, as I have you.

Yours truly,

(184)

—304—

Mr. T. R. McComas,
Mobile, Ala.

Dear Sir:

Yours of the 26th ultimo, with regard to the North loans, duly received. I hope that [25] you may be able to make a settlement of these loans and trust that you can, in case Mr. North makes his arrangement with the [50] other people, so that he can pay Mr. Miller in full. We do not care how much he pays any of his creditors, providing he [75] can get proper waivers, so that the Association will be released from further liabilities.

I should not care if he did not pay any of [100] them more than five cents, if he can secure the waivers of lien. I think the proper way will be, as I have explained heretofore, to [125] ascertain in the best possible manner what the amount of the indebtedness is and make him bring the bills within that amount. If he can [150] squeeze his other creditors to that extent, that is all that we are interested in. Just as soon as you can surround the bills in [175] this way, I should be glad to have you proceed immediately to close the loans. Yours truly,

(192)

—305—

Mr. Thomas R. Davis,
Philadelphia, Pa.

Dear Sir:

At the request of Mr. Kelly, we herewith enclose you blank notice of withdrawal for your ten [25] shares of "A" stock, certificate number 4405, under date of April 2nd, 1896. Please sign the same, take your [50] certificate of stock, sign the withdrawal receipt on the back of it, have your signature witnessed, and mail the certificate, pass-book and the notice to [75] us in the enclosed envelope. Upon their receipt, they will be acknowledged to you, placed on file and the withdrawal value remitted to you according [100] to the by-laws governing same, subject to the state law.

According to the general books of the Association you have paid in $55 [125] in stock dues. This amount will be returned to you with interest thereon at the rate of 6 per cent per annum for the time [150] the Asscciation has had the use of the funds.

Awaiting your further action, I remain

Yours very truly,

(168)

—306—

Mr. William H. Willis,
Rock Island, Ill.

Dear Sir:

We have your favor of the 26th, stating that you desire to withdraw your ten [25] shares of "A" stock, certificate number 2453, under date of November 2nd, 1897. Please return to us the enclosed [50] papers properly filled out, and we shall take pleasure in remitting you the withdrawal value at once.

Thanking you, we remain Yours very truly,

(74)

—307—

Mr. H. B. Dickens,
Cincinnati, Ohio.

Dear Sir:

We beg to call your attention to a matter of considerable importance to us. We refer to [25] your present method of remitting amount of collections. We prefer to have you send draft on some banking corporation instead of on private bankers, as [50] heretofore.

Upon presenting your draft at the office of your correspondent, our clerk receives a check for the amount, which check is made payable to [75] our order at a bank with which our correspondent deals. As our bank refuses to receive for deposit checks upon private bankers, we are obliged [100] to endorse them before they can be deposited and placed to our credit. This is quite an inconvenience, and may be avoided by remitting through [125] some bank which is connected with the Clearing House.

We presume the mode of remitting makes little or no difference to you, and if you [150] will consult our convenience in the matter, you will greatly oblige Yours very truly,

(164)

—308—

Mr. M. L. Lansing,
Philadelphia, Pa.

Dear Sir:

We have the pleasure of introducing the bearer, Mr. J. N. Mills, who visits your city in [25] a business capacity. Should he require any funds at your hands, please be good enough to advance him the requisite sums, not exceeding $5,000,[50] taking his bill of exchange at three months for the amount, which upon presentation will be duly honored by us.

We beg to notify [75] you, however, that the commission and all charges connected with this transaction made by you, are to be defrayed by Mr. Mills, the net amount [100] we will pay, being simply the aforesaid $5,000.

We have the honor to remain Yours truly,

(118)

—309—

Messrs. Scribner & Co.,
Chicago, Ill.

Gentlemen:

Your letter, threatening law proceedings, forces me to announce my inability to meet my obligations at present. As [25] you are my principal creditor, I appeal to your sympathy not to increase my trouble by resorting to law measures. I require time to extricate [50] myself from the position in which I have been placed through the fault of others, and I therefore must ask your indulgence for a short [75] period; which request, if ungranted, will oblige me in justice to all to make an assignment for the benefit of my creditors.

With an earnest desire [100] to honestly adjust all claims against me, I remain Yours respectfully,

(111)

—310—

M. R. Mason,
Albany, N. Y.

Dear Sir:

I am in receipt of your favor of the 4th inst., and in reply beg to say [25] that upon inquiry I find that the firm whom you mention, formerly of this place, failed here in 1906, both members of [50] the firm leaving immediately for the West. Since then nothing has been heard of them. I have been unable to glean the slightest particulars of [75] their whereabouts, if I may except the rumor that one is located in the city of Denver and that the other is, or was about [100] two years ago, doing business as commission broker in New Orleans.

Hoping this information may prove a clue to something tangible, I am Yours truly,

(125)

—311—

Mr. H. L. Martin,
Newark, N. J.

Dear Sir:

It becomes my duty to notify you that the directors of this association found it necessary [25] to reduce its expenses, and in doing so are compelled to dispense with your services from this day.

Regretting the necessity of this measure, and [50] wishing you every success in the future, I am Very truly yours,

(62)

—312—

Dear Sir:

The first lecture of an instructive course in advertising, just inaugurated by the Young Men's Christian Association, was given Wednesday night,[25] January 17th, in Association Hall before an interested audience, composed mainly of students of ad writing and persons interested in advertising.

The psychology of [50] advertising and how to gain and hold the attention of the public was also under discussion. Class practice work for the evening consisted of clothing [75] ads.

This course will include sixteen lessons. There will be an address given at each meeting of the class, followed by practical demonstration and class [100] work. Among the lecturers who will speak at these meetings are many prominent Philadelphia advertising men.

I sincerely hope you may be able to arrange [125] to attend these lectures. Your friend,

(131)

—313—

Gentlemen:

Enclosed you will find some examples of my advertising. If any or all of these are qualified, I should like to see them reproduced [25] in your magazine with the necessary comment. I should like to know if you approve of the marked section in regard to display and arrangement.[50] Also please give a word in regard to ad which appeared opposite ours in Thursday's paper. Yours truly,

(68)

—314—

Mr. Thomas W. Bain,
Rochester, N. Y.

Dear Sir:

The advertisements you submitted are all worthy of reproduction, but we cannot give them space because [25] we must devote our pages at this time to clearance sales and spring advertising.

The Christmas advertising is out of season, consequently would not be [50] of much benefit to our subscribers just now. Most of the adver-

tisements have one bad point, i.e., the omission of the prices. Probably our [75] Christmas advertisements would have developed double the trade had you printed prices. Ask any department store ad man what his experience has been along this [100] line.

Very truly yours,

(104)

—315—

Gentlemen:

The enclosed ad is for our regular Friday bargain day. We received a very fine compliment from one of our newspapers, but we wish [25] to know what you think of it after it has passed through your mill.

Yours truly,

(41)

—316—

Mr. R. F. Eaton,
Portland, Me.

Dear Sir:

The advertisement submitted deserves commendation, but the method of separating all paragraphs with heavy rules and using [25] such small boxes, gives it a rather cheap effect. Your calendar at the top is ingenious. We believe that the advertisement would have looked better [50] if it had been set four columns wide and not quite so long, then you would have been able to arrange the items differently

Strive [75] to cultivate a convincing style. The amount of results obtained from an advertisement depends almost entirely upon the convincingness of statements. A bare assertion of [100] the superiority does not carry much weight. An advertiser should have the conviction that the goods advertised have some points of merit. He must tell [125] what these points are, and he must tell it convincingly.

Yours truly,

(137)

—318—

Gentlemen:

I am sending you to-day a full page ad of our present January clearance sale; also smaller ad from the daily paper of our [25] little city. I should consider it a favor if you will kindly pass judgment on my work of but one and one-half years in advertising.[50]

This work is done in connection with the management of our suit department, at times when not engaged in this department of our store.

I [75] should thank you for recognition, whether favorable or otherwise.

Yours very truly,

(87)

—319—

Mr. T. L. Potter,
Fond du Lac, Wis.

Dear Sir:

We have yours of the 18th inst., enclosing ad. The portion of the advertisement, marked [25] with blue pencil, certainly strikes one as being the weakest part of it. The whole ad could be set in one-half the space with a [50] great deal better effect, and more pleasing arrangement. The other parts of your advertisement seem to be along the right lines.

Regarding your other advertisements [75] submitted, we think they might be improved in many ways. To the writer it looks more like a rebus or a puzzle of some patent [100] medicine concern than an advertisement of a store. The advertisement is all right with the exception of the arrangement, which of course spoils the whole [125] thing.

Yours very truly,

(129)

—320—

Gentlemen:

Enclosed I hand you some of my ads, which I have written for the firm I represent. If you would publish one or more [25] of them in your valuable magazine, after careful criticism, I should appreciate it very much.

The suggestion chart is my own original idea and has [50] attracted no little attention. As people have to think what to buy for suitable holiday gifts, this list of articles is just what is needed.[75]

Thanking you in advance for any attention you might show this matter, I am Yours very truly,

(92)

—321—

Mr. F. D. Noyes,
Huntington, W. Va.

Dear Sir:

The appearance of the clearance sale circular is creditable, but too much white space is wasted.[25] In order to get good effects from white space, you should bunch the items, thereby getting contrast of black and white. I believe it would [50] pay you to study the method of arrangement in advertisements put out by the large department stores.

Typographically, the small advertisement is not as good [75] as the circular. One good thing to remember in giving instructions to the

ad compositor is that all display is no display, and if an [100] ad is set with about fourteen faces of heavy type, it gives no more display than if it were set in small light face type. [125]

To make headlines stand out, all the rest of the item must be set in smaller type in order to get contrast. We are pleased [150] to note that you display prices promimently with each item.

Very truly yours,

(164)

—322—

Gentlemen:

Enclosed find two ads which I should be pleased to have you criticise. Which, in your estimation, is the better style for one in [25] my business?

Thanking you in advance, I am Very truly yours,

(36)

—323—

Mr. Lloyd T. Garland,
Toronto, Canada.

Dear Sir:

We do not believe that it would be wise to confine yourself to either style of advertising [25] submitted. The readers are a class of people that would not be influenced by your display ad. We would suggest one alteration in your [50] display advertisement, and that is that you write on each item separately.

It would be well for you to analyze your own policy and compare [75] your methods with those of your successful competitors, and endeavor to adopt any good ideas you may be able to glean from them.

Yours very [100] truly,

(101)

—324—

Gentlemen:

It is astonishing how unbusinesslike some men are in regard to the details of their business. There is for instance the matter of correspondence [25] in which there are a great many sinners.

It is all very well to say that you dislike correspondence, but if you are in business [50] you are bound by business laws, and one of the first and most important of these is to promptly take care of your correspondence. There [75] is nothing that will injure a concern so much in the eyes of those who do business with it as neglect or carelessness in replying [100] to communications. If you have not time to look after your business, get more help. Respectfully yours,

(116)

ADVERTISING

—325—

Gentlemen:

Knowing that you are interested in anything that assists in the distribution of merchandise on an economical [25] basis, we take occasion to outline to you a plan that marks a new development in the science of retailing.

We are satisfied that if [50] you analyze carefully the plan of action set forth in our correspondence, you will instantly appreciate the logic and be quick to undertake it.

Briefly, our [75] purpose is to induce manufacturers of branded and reputable lines of merchandise to advertise their products thru the retailers who sell their goods, and in [100] that way bring their products immediately before the customers of the stores having them on sale.

You are no doubt aware that large sums of [125] money are spent every year in the women's magazines by manufacturers in order to familiarize consumers with the merits of their goods. These manufacturers have [150] been educated to believe that this method of advertising alone would force retailers to put in the advertised lines, and as a result the interests [175] of the retailer have in many cases been entirely ignored.

A careful study of the subject shows us that the time has passed when such [200] methods can always bring full measure of success. We have found that many retailers so far resent this intrusion on their rights, that they actually [225] refuse to put such merchandise in stock.

Trusting we may receive the assurance that you are interested, we are

Yours very truly,

(247)

—326—

Doggett Dry Goods Company,
Kansas City, Mo.

Gentlemen:

We realize as fully as anyone the power of magazine advertising when properly used, but we also [25] emphatically take the stand that an article, the sale of which is wholly accomplished through the retail

merchant, can in most instances be better and [50] more economically advertised by the various stores in their localities — in other words, by the retailers themselves in their local papers — than in the columns [75] of the magazine that circulates promiscuously in cities, villages and towns.

Suppose, for example, that you are located in one of 500 cities [100] in which the manufacturers' entire product is distributed, would it not be better both for you and the manufacturer, if his advertising were concentrated in [125] those cities? Does not the intimate relationship which exists between you and your public make you the most natural channel for appealing to that public? [150] An affirmative to the latter question is the basis of our idea, and while attempts have been made to carry out this work by manufacturers [175] themselves, it has not been entirely successful because they were not properly organized to do it.

We are endeavoring to make big advertisers recognize the [200] importance of this plan and the importance of the retail merchant as a distributor. We want to show the manufacturer the advantage of working with the retailer instead of trying to [225] coerce him.

We are also firmly convinced that the retailer would be very ready to stock a manufacturer's line, and would feel more sure of [250] selling the goods, if the manufacturer would co-operate with him in his advertising.

May we hear from you on this subject?

Respectfully yours,

(274)

—327—

Dear Sir:

Referring to our previous letter on our plan of advertising, we would say further that in order to bring about a more logical [25] and practical condition of affairs, the retailer must be willing to meet the manufacturer half way. To this end we have perfected a co-operative plan [50] that will undoubtedly appeal to you. The proposition is that you advertise from time to time in your regular newspaper space, certain specific brands that [75] you have in stock, for which we will pay you, on behalf of the manufacturers, one-half the net cost to you. For example, if we [100] were to secure an appropriation for you to advertise a certain brand of gloves, shoes or any highly-specialized article, and you devoted $50 [125] worth of newspaper space for this purpose during the season, you would get a check for $25 on presenting the evidence to [150] us.

Over three hundred prominent retailers have enthusiastically endorsed this plan of ours and are new advertising various lines on a co-operative basis.

As we [175] extend our list of retailers, we hope to induce manufacturers to see the merits of this proposition. No doubt you have many brands of merchandise [200] on which you would like co-operative advertising appropriations. We shall be glad to use our efforts in your behalf, if you only indicate on enclosed [225] blank the lines in which you are particularly interested.

You can imagine the benefit accruing to you if at least a portion of your daily [250] advertising expense could be paid for in this way. It goes without saying, that the lines of goods so advertised would necessarily show a resultant [275] increase of sales to your and the manufacturer's mutual advantage.

Is yours going to be one of the progressive stores to secure these co-operative advertising [300] appropriations?

We are making contracts with the manufacturers for advertising during 1908, and no doubt there will be many lines on which [325] we can offer you co-operation.

Any suggestion as to the practical merits of this plan as it applies to your business will be appreciated and [350] will receive our careful consideration. Yours very truly,

(358)

—328—

Mr. Arthur Carter,
St. Joseph, Mo.

Dear Sir:

I am having some big fire sale newspaper cuts made for a big fire sale to be [25] inaugurated at Kansas City. I wrote Mr. Burns under date of 11-11-07, and suggested that the cuts be displayed as [50] stated in attached copy of letter to him, which is self-explanatory.

I think it advisable for you to follow the same plan in displaying cuts [75] in your advertisement.

A set of these electrotype cuts, as described in my letter to Mr. Burns, will be shipped to each of our stores [100] Wednesday, November 20th; sooner if possible. Very respectfully,

(109)

—329—

Mr. Thomas Roberts,
Dayton, Ohio.

Dear Sir:

As you request, we have placed your name on our mailing list and you will receive our catalogs [25] of cuts as issued. We shall be pleased to fill your orders, and can promise you entire satisfaction. We would call your attention to our [50] spring fashion cut catalog, which will contain high class cuts of all the newest styles.

Will you kindly send us the names of your branch [75] houses, as we desire to place their names on our list? Thanking you in advance, we remain Yours truly,

(94)

—330—

Dear Sir:

We have your letter of the 11th, and are sending you under separate covers catalogs numbers B-12 and B-22.[25] This last catalog is our Christmas catalog, and contains cuts suitable for Christmas time; the other contains Thanksgiving illustrations and some garment cuts. We [50] have no complete catalog of all our cuts, but can send you a good many of our past bulletins if you so desire. We send [75] these bulletins, however, under the condition that you use cuts (if you order them) in no towns other than Dallas and Fort Worth, because if [100] used in any other towns in which you have stores, their use would conflict seriously with our client there, and perhaps we would lose him [125] for violation of our contract.

As you undoubtedly know, we sell our service to but one merchant in a town or city and furnish him [150] with sale ideas, cuts, advertising material, suggestions for trims for the Christmas season, and other important seasons, under a yearly contract, and where we have no [175] such clients, we accept cash cut orders.

The price list for B-22 is not quite completed and so the catalog goes to you [200] without it, but our prices are the lowest consistent with good design and quality, together with originality.

Thanking you for your words of commendation regarding [225] our cuts, and trusting to hear the results of our latest bulletin, we are

Yours very truly,

(242)

—331—

MESSRS. BULLENE, MOORE & EMERY,
Kansas City, Mo.

Gentlemen:

We have yours enclosing a change of copy, which we will print on your January, 1 [25] 908, Fashion Guides and we will give this our expert attention. Your December Guides are already sent you and you should have received [50] them ere this. Respectfully,

(54)

—332—

Dear Sir:

We have your favor of the 11th instant, saying that you have not received any of our stock cut catalogs since May.[25] We are sending you the two last issues under separate cover. These are the September and October numbers. The November number will be ready next [50] week and we will send you a copy.

Your name is on our mailing list and we have sent you our catalog at time of [75] issue. We want you to have these books and will be glad to have you notify us when they are not received.

Yours truly,

(99)

—333—

MR. JOHN T. YOUNG,
Clinton, Iowa.

Dear Sir:

We are just in receipt of your letter of the 11th instant, requesting us to send [25] some electrotypes to you, and we will gladly comply with your request.

We want to call your attention to the fact that upwards of a [50] month ago we wrote to you, calling your attention to proof sheets of the various cuts which we had ready for shipment — sheets which we [75] were sending you — and asked that you send in your order at once, specifying the cuts you wanted by number.

Then in addition to this,[100] we have also sent you a book of prepared advertisements for newspaper work — advertisements which we are confident you will find exceptionally good.

We realize,[125] of course, that these things may have possibly gone astray. However, included with the cuts, we are sending you some of these prepared advertisements.

We [150] have no way of telling just how many or what cuts you prefer, but are using our best judgment in the selection of these. So [175]

if you find you can use any others to advantage, in addition to what you have, kindly let us know, and we will see that [200] they are forwarded to you. Yours very truly,

(208)

—334—

Dear Sir:

We would again call your attention to the matter of circular letters addressed to your office. Please attend to it without further delay.

We [25] wrote you about a week since in regard to whether or not all the circular letters which we mailed to your place have been delivered.[50] We are receiving a number of them back from other offices.

We had printed on the envelopes which went out, a request for the postmaster [75] to write us for return postage, if same were not delivered, and we would refer you to the Postal Law and Regulations relative to the [100] matter, page 222, section 485.

Kindly let us know in regard to this at once, as this is the second letter [125] written you with reference to this matter.

Yours very truly,

(135)

—335—

Mr. L. F. Small,
Fort Worth, Texas.

Dear Sir:

A few days ago we mailed a number of circular letters to your office, with the [25] request printed on the envelopes for you to write us for return postage for all undelivered. Please let us know how many you have, if [50] any, and we will send you postage for their return.

Kindly mark change of address on place indicated on envelope.

Thanking you in advance and [75] trusting that you will attend to same at once, we are Yours very truly,

(89)

—336—

To Advertising Man.

Dear Sir:

As the advertising man of your store, you will no doubt be interested in some unique advertising matter that we [25] are sending you to-day, express prepaid. You will also see at a glance that this is not cheap circular stuff, such as invariably winds up [50] its career unread, in the waste basket; but live, high grade work that is sure to be a first class producer of results that, if [75] judiciously used, will come to your best class of trade and be, not only read by the recipient, but preserved and shown to several others [100] before being cast aside.

It is for this reason that we address this letter to you, as we want your co-operation in the distribution. We [125] want you to see that the cards go to the right classes of trade and go to them in the right way. This scheme has [150] cost us too much money for us to stand aside, after our part has been done, and see its possibilities spoiled by misuse.

Yours truly,

(175)

—337—

Mr. James P. Porter,
Seattle, Wash.

Dear Sir:

In advertising there are, in our opinion, two ways that are good: first, to mail as post [25] cards, taking advantage of the present post card craze, to a list composed of friends and acquaintances of the men in the underwear department. This [50] will cost a little extra, but will bring by far the best results.

Second, by putting them as inserts in with your monthly statements, as [75] far as the quantity sent will go. Of course, this is not to be compared with the first method, but it is the only substitute [100] we can think of to get them to the proper class.

You can see that these are genuine photographs and cost us over two cents [125] each. Now, if the quantity we have sent you is not as many as you can advantageously use, we will be glad to furnish you [150] with as many more as you desire at one cent each, thus sharing the burden of expense.

Will you kindly write acknowledging the receipt of [175] this letter and the cards, and assure us of your co-operation?

Respectfully,

(187)

—338—

Mr. Frank B. Duran,
Memphis, Tenn.

Dear Sir:

We have just placed an order for bill-posting in your city through Messrs. T. F. Franks & [25] Company. The poster to be used is our handsome overall color poster, just gotten out, measuring 7 x 10 feet. To all of the [50] posters put up for you, will be added the words, "For sale by Frank B. Duran."

It might be well for you to get in [75] touch with your local bill poster before these posters are received by him, and arrange for the best possible locations. We find that where a merchant [100] looks after matters

himself, he can obtain twice as much value from the bill-posting display as where the locations are selected indiscriminately by the bill-poster [125] company.

The order placed for the posting covers a period of one month. If you have any special preference as to the time at which [150] these posters shall appear on the boards, just give the necessary instructions to the local company. Or if you prefer to have half of them [175] displayed one month and half the next month, you can arrange the matter with him to your own satisfaction. The work is being done for [200] you, and we want you to get the greatest possible good out of it.

Yours very truly,

(217)

—339—

MESSRS. ROGERS, DARNELL & CO.,
Mobile, Ala.

Gentlemen:

We have your favor of the 27th instant, regarding signature cuts. As it appears that you [25] want something entirely new, we have referred your letter to our Saint Louis house and have asked them to take the matter up with you [50] at once and submit a sketch to you as you suggest.

All work of an original character coming from the South, is always referred to [75] our Saint Louis house for action. You will hear from them at once and they will be very glad to supply you with anything in [100] this line you may require.

Please continue to address all correspondence regarding stock cuts or stock printed matter, direct to our Chicago house, as all [125] business of this character is handled here.

Thanking you, we remain Very truly yours,

(139)

—340—

MR. T. R. LINDSEY,
Lincoln, Nebr.

Dear Sir:

We beg to acknowledge receipt of your favor of October 5th, containing change of copy for insertion in December Fashion Guides. Replying we regret to inform you that your copy has reached us too late to use for December Fashion Guides, they having already been printed. We shall be pleased to appropriate the new copy sent us for insertion in the January number, and will consider that this course will be satisfactory to you, unless we hear from you to the contrary on or before October 30th.

In this connection we write to say that the date fixed for closing forms for agents' advertisements, to be inserted in our monthly Fashion Guide, is on the 30th of the third month preceding that for which the sheets are dated; as an example, December forms are now in press for which advertising forms closed on September 30th.

Respectfully yours,

—341—

Dear Sir:

We note that you do considerable advertising through the mails, and we would like very much to furnish you with a mailing list of over five hundred names of people living in this town and community.

Yours very truly,

—342—

Gentlemen:

We sent you some time ago three cuts, advertising Pres de Soie, to be used in your printing or newspaper advertising. We were very glad to do this. We have spent thousands of dollars in advertising Pres de Soie in the Ladies' Home Journal, Delineator, McCall's Magazine, and other fashion papers for our customers' benefit.

It is certainly a pleasure to have our customers co-operate with us and reap the benefit of the advertising which we have done. In order that our files may be complete, we would ask you to send us copies of the paper or papers in which these cuts were used.

We enclose stamped envelope for reply.

Yours truly,

—343—

Dear Sir:

Replying to your inquiry, we quote you a rate of $4 per month for a five-inch double column advertisement in the Review. Larger space, cheaper in proportion. We are sure this is not a high rate when one considers the character as well as size of our list. Nearly every bit of it is paid in advance, and a great part of it is at Muncie, Fort Wayne, Anderson, and the rural routes that lead out from these places. You will see in the sample copy, enclosed herewith, that we have an Anderson department looked after by a man who lives there, that makes the Review about the same as an Anderson paper. Of course, you know that Anderson and the other territory named is largely tributary to your city.

The enclosed sample copy shows our scheme for further increasing our circulation. We have arranged with the tax assessor to get up for our exclusive use a list of every person he assesses, showing his correct post office address and rural route.

Each week we mail out a large number of these sample copies to non-subscribers from his list. Only five hundred names have been turned in to us by the assessor, but when it is finished, the use of it will be for sale. Very truly yours,

—344—

Mr. George W. Forbes,
28 Nassau Street, New York, N. Y.

Dear Sir:

In compliance with your request, we will ship with your goods two sets of our electrotypes in 6 and 3 inch sizes.

Hoping that you will favor us with copies of your advertisements, showing the use of these cuts, so we can place them on file in our advertising department, we remain Very truly yours,

—345—

Gentlemen:

We are in receipt of yours of the 14th instant, and beg to say that we will be pleased to furnish you the five-inch double column space at $2.50 per month, or if taken for six months or more at $2 per month.

You will notice that the paper has changed hands, and is now known as the "New Era." Should your advertisement reach us before Thursday, it will be inserted in this week's issue.

Thanking you for the inquiry and in advance for your patronage, we are Truly yours,

—346—

Mr. K. T. Palmer,
Buffalo, N. Y.

Dear Sir:

Some people know us only as engravers, but we're more than that. Take our catalog work for instance, that's only one branch of our business. Beginning with a small local field, the reputation of our work, our ability, our specialized service, has spread so, that our catalog business is now national.

From Portland, Oregon, to Portland, Maine, and from El Paso to Detroit, we have clients who send us their catalog work season after season. There must be something attractive about our work that pleases them.

Let us do your worrying for you. Send on your goods. We'll do all the arranging and grouping, making the drawings or photographs, and ship the cuts ready for your printer. Let us figure with you. We'll guarantee intelligent service and prompt deliveries at prices no higher than you pay for poor work. Yours very truly,

—347—

MESSRS. BARNEY & WELLS,
Macon, Ga.

Gentlemen:

We are in receipt of your favor of recent date in which you ask if we can furnish you with a few electrotypes and half tones, and we are pleased to send you some cuts in some of our latest designs. We hope that you will find these useful in your advertising or for catalog purposes. Please accept these cuts with our compliments.

We have instructed our designer at Boston to send you some cuts direct, which we hope you will receive without delay.

Thanking you for your past favors, and soliciting future business, we remain Respectfully yours,

—348—

Dear Sir:

Acknowledging receipt of your favor of the 30th ultimo, we are sending this day under separate cover electrotypes descriptive of the different styles purchased.

Trusting same will reach you in due time, we are
Yours very truly,

—349—

EMERY, BIRD, THAYER & CO.,
Kansas City, Mo.

Gentlemen:

For mailing a circular to follow up your catalog this 36-pound Manila, size number 10, or our 6½ x 9½, is the very thing, at small cost.

In these days of strenuous mail order advertising, you must keep in close touch with your mailing list, and a monthly special sale bulletin or circular is imperative.

How many can you use? The more the better results for you. Return envelopes, too, must be enclosed. They are sure order bringers — can't omit them with safety.

Don't delay on this matter. Write your order or inquiry on the back of this letter; enclose copies for printing, and we will do the rest. Prompt shipment. Yours for results,

—350—

Mr. J. G. Barnum,
Oklahoma City, Okla.

Dear Sir:

In reply to your inquiry as to advertising rates, beg to advise that three column, 8-inch space per issue is $3. For one month, four issues, $10. All our front page space is taken. We can give you space on our personal column page, which we think would be more advantageous than the first page.

Trusting that we may do business with you during this year,

Very truly yours,

—351—

Dear Sir:

An opportunity to serve you — that is all we ask.

Already this season we have published nearly [25] four times as much School and College advertising as both our local contemporaries combined.

Necessarily our service is well systematized. It has to be, because [50] of the volume of School and College business we transact and the service we render. Therefore with our special Educational Department we can serve you [75] as no other paper can.

If you have ever analyzed the School and College advertising situation you will have found these points in The Journal's [100] favor: The first paper in the West to carry any large amount of School and College advertising; the largest School and College medium west of [125] Chicago; the only paper with an Educational Information Bureau; the only paper publishing a School and College Booklet, and the only paper permitting its School [150] and College advertisers to publish their news notes each week throughout the year.

Very truly yours,

(165)

—352—

Dear Sir:

Beginning next Monday there are practically only 10 weeks more for School and College advertising. May we have your announcement for next [25] Monday at the latest? Our special days are Monday, Wednesday and Friday, with Monday the biggest day. You are entitled without charge to our co-operative [50] service, and our rates are very reasonable.

1 inch (14 lines) adv. Mon., Wed., and Fri., 10 weeks							$ 42.00
2^{75} "	"	"	"	"	"		84.00
3 "	"	"	"	"	"		125.00
4 "	"	"	"	"	"	1^{100}	68.00

The time is short. If you wish, we will prepare your announcement in our office, including the making of a cut, without [125] extra charge. Just think what a consistent appeal to 70,000 Journal homes will mean! The Journal must have a warm place in these homes [150] when people are willing to pay for it just double what they pay for any other paper in this city.

Won't you write to-day, sending us [175] your announcement and any news notes you may have as well as literature for our Educational Information Bureau? Very sincerely yours,

(196)

—353—

Mr. W. D. Bond,
Omaha, Nebr.

Dear Sir:

The enclosed nineteen line double column advertisement was clipped from one of our local papers. It would cost [25] $3.80 an insertion in The News. We trust that we will receive your order for this announcement, since we feel that we [50] are in a position to be of great service to you this season.

Were it not for the high regard in which The News [75] is held by educators, we would not be the third largest School and College medium in the United States, being exceeded by one paper [100] in New York and one in Chicago. The same schools are represented in our columns season after season, in most cases with increased space, and [125] we would like to have the opportunity of demonstrating our pulling power for your institution.

No other paper duplicates the service we give. No other [150] paper enjoys the same confidence of School and College advertisers.

Very truly yours,

(163)

—354—

H. B. Johnson,
City.

Dear Sir:

You may be interested in knowing that already this season we have carried more School and College advertising than [25] both our contem-

poraries. The secret of our success lies in the one word — co-operation.

We announce the advantages of your institution in our School [50] and College Booklet, which is sent to prospective students on request. We keep on file your literature, which is also mailed to prospective students on [75] request, and then each Monday we permit the institution to publish its news items of interest in our School and College news column free of [100] charge.

In addition to this, you are also making an earnest appeal to 70,000 families, people with money to spend, people who are [125] able to send their children to an institution such as yours. Since its subscribers pay twice as much for The Journal as for any other [150] local paper, its advertisers are assured that its circulation is one of quality.

Yours very truly,

(166)

—355—

Gentlemen:

Although the circulation of our paper now exceeds 70,000, we still maintain our special School and College rate of 10c an agate line, $1.40 an inch.

We would suggest the use of large space, since the greatest success in the School and College fields [50] is made by the educators who set forth the advantages of their schools in large space. We would like to carry for your Business College [75] a three-inch double-column announcement each Monday throughout the season, and a one-inch double-column Wednesday and Friday of each week.

In connection [100] with your order, kindly fill out the enclosed form for our School and College Booklet, and send us new notes as often as you desire.[125]

Trusting that we may have the pleasure of serving you, and with best wishes for your continued success, we remain

Very sincerely yours,

(148)

—356—

Mr. James Smith,
824 Fifth Ave., New York, N. Y.

Dear Sir:

I write in response to your letter of the 18th,[25] received several days ago. I have looked the ground over very carefully for such a man as you are seeking, but I do not know [50] that there is a single one who has had any experience in an advertising department. If pos-

sible, I shall call on you within a day [75] or two, and make inquiry as to what is wanted in the position referred to. I do not know what day I can come in,[100] but in all likelihood it will be within the next four days. Very truly yours,

(115)

—357—

Mr. J. F. George,
Chemical Building, St. Louis, Mo.

Dear Sir:

Your letter of the 24th has just reached me. I wrote you a day [25] or two ago, expressing a little impatience at my failure to receive the advertisements I had sent you to be set. While I was more [50] anxious for something to use in the New York papers, in the way of general advertising of our school there, than for the textbook advertisements,[75] I think it well enough for you to proceed with the textbook advertisements on the lines laid down in the first paragraph of the letter, [100] to which I am making reply. These advertisements are all numbered from one to fifteen, consecutively, are pinned together, and in this form, returned to [125] you in the same envelope with this letter. They include the advertisements headed, "Learn Telegraphy," which is numbered fifteen, as you will observe.

As to [150] the advertisements of bookkeeping and stenography, I aim especially to increase correspondence instruction patronage. These are all good advertisements, and could probably be used with [175] profit in the magazine, but I am not at this writing prepared to go ahead with such a correspondence instruction campaign as you suggest.

I [200] have a school of fair size, and, in fact, two of them — one here and one in Sioux City. We are anticipating a good enrollment [225] in September in both places. This anticipation is based on the names we have received.

We have done no advertising in the magazines and other [250] publications this year, as has been customary with us for a number of years, and consequently have received fewer inquiries for our catalog. But I [275] know, from long experience, that the inquiries we have received give a very much larger promise of enrollment than those we have received within recent [300] times from newspaper and magazine advertising. The fact is, I am quite well satisfied that, even though we have failed to spend several thousand dollars [325] in newspaper and magazine advertising (the amount that we have spent heretofore in the publications which go all over the country, and whose circulation is [350] not confined to this locality), we have a much better promise for increased numbers

than I have seen here in years. It may be that [375] we would have been better off if we had done the magazine advertising, but I am inclined to think, not much better off.

The handling [400] of two large schools, as things commonly go, occupies me ten or twelve hours every day. It is very hard for me to handle my mail [425] and do my own advertising, as I have already intimated. I have not pushed the correspondence department for the simple reason that I have had [450] enough work for the force I employ and for my own hands, as it is.

When I can organize the propagation and conduct of a [475] good correspondence department, as I may be able to do in the comparatively near future, I shall go ahead and advertise more generously for patronage [500] of that kind; but until I am a little better provided with help, good reliable help, which will not require my personal intervention every few [525] minutes, in everything that goes on, but can take such share of the burden as is due to it, and carry it without unloading on [550] my shoulders constantly, I am not going to undertake very much more.

The International people have succeeded illustriously, mainly because they have confined themselves to [575] one thing. This also is true of Mr. Moore, to whom you refer; of Mr. Powell, and others. But I have observed that there is [600] in this year's magazines, etc., a manifest shrinkage in the amount of correspondence instruction advertising.

I have known a number of people who were advertising to [625] give instructions by mail in certain fields, who were said to be deliberate frauds and to give no really substantial return for the money spent with [650] them. Probably most of these have gone out of business.

The thing is not worth doing at all, unless it can be perfectly well done.[675] My own experience enables me to say that it is fairly difficult to conduct a school which offers personal instruction in four or five departments [700] and push every one of those departments with the same strength. For instance, in the beginning here we taught almost exclusively bookkeeping and the branches [725] connected with it.

The attendance of the school was nearly as large in those days as it afterwards was when we pushed, perhaps with equal [750] energy, the department of stenography and typewriting.

Stenography is, to my mind, the coming thing in these schools. There will always be a demand for [775] a general business training, but the idea has taken such full possession of the public mind, that this course ought to be given in a [800] few months, whereas students who are deficient in English, ought to take many months, that I am afraid the

popularity of that [825] course will, to a certain extent, decline; especially since the main object of the people who come to me as patrons seems to be to [850] make use of the school for vocational purposes.

Another thing should be said both as to the personal and correspondence instruction. Practically every one of [875] these schools, which is of any size, is now situated in a large city and is working the territory within a hundred miles of that [900] city very industriously with solicitors. We had never used solicitors here until within the last year. I do not use them now in territory at [925] some distance from this section, but in and around New York City, throughout this state, and in eastern New England. I have been testing inquiries [950] received during the last few years and find that we have been losing, to a large extent, to our competitors who for years have done [975] most of their advertising through the kind of effort a solicitor might put forth. Thousands of inquiries we get come to nothing for the reason [1000] that they cannot be followed personally by us. We excite their interest; they inquire for our publications; they at the same time inquire for the [1025] publications of other schools situated nearer, perhaps. These latter schools visit them immediately and succeed in winning them.

What you say with reference to our [1050] having a stronger appeal to the country at large than any other school has won, is true. I know the value of our prestige, because [1075] I have very often had occasion to enjoy the fruit of it. Regardless of this, we must expect more and more to get the substance [1100] of our patronage from nearby territory by working that territory more industriously than we have done in years gone by.

If, however, you can, through [1125] devising such individual advertisements as you suggest you may be able to prepare, enable us to harvest a larger return for the interest we excite [1150] in this territory our competitors ascribe peculiarly to themselves, I shall be glad to have you undertake the problem, and shall be willing in case [1175] you present what may seem to me to promise good results, to pay your price for the services.

I really care little, since you have [1200] given me the facts about them, for the general advertisements, on which I have put a memorandum in red ink, indicating that we could use [1225] these with the night school application you propose to give them. The experience of some years leads me to know that there is little patronage [1250] for a night school here. During the last year, the solicitor we have had in this territory has increased the attendance on our night school [1275] to a certain extent; but altogether we have had the territory thoroughly

advertised in the newspapers and both mail and hand distribution, not much additional [1300] interest seems to have been aroused.

The case is different in New York. The enormous population centered there, consisting to a large extent, of young [1325] people who are earning a mere pittance, and who would eagerly take advantage of any opportunity for instruction and training which would give a fair [1350] warrant of increased earning power, makes me believe that field to be one susceptible of a very large night school patronage, even for private or [1375] pay schools, and in spite of the fact that the public school system provides tensively for the thing sought. To advertise that field with your [1400] conventional advertisements already, as you told me, sold to one man in that territory, and to many others throughout the country, would not be doing [1425] the kind of thing that I like to do. As I have written you, I want to at least seem to have some individuality. I [1450] do not want to have it said of me that I am following the other fellow, either in word or deed.

Your correspondence instruction advertisements [1475] are too large for the New York dailies. I want just now something to use in them, as a matter of course, but I want [1500] through you to do the work a little better; to excite more interest and larger inquiry and then, if possible, to follow it more effectively [1525] both by mail and personally.

As to illustrations, I would be inclined to agree with you with reference to the use of script, but I [1550] have learned my lesson from experience in this matter. Strange as it may appear to your preconceived notions, practically the only advertisements of textbooks, etc.,[1575] which I publish in our journal, which really yield anything promptly, are those under a script heading. Every mail, for instance, brings us in orders,[1600] enclosing the money required for writing lessons and for pens. Personally, I would never put a penny in the things thus advertised. From the subject [1625] matter and title points of view, the other books advertised would interest me two or three times as readily, but they are not what seem [1650] to catch the young people to whom we are aiming.

My own experience as an advertiser has given me two mottoes. The first is, "Go [1675] after the fellow you want to get." To this there is a natural corollary; you can interest by the same advertisement his father, mother, sisters,[1700] brothers, uncles, cousins, and aunts, if possible, but don't let your desire to catch the attention of the assembled host of relatives, near and remote,[1725] leave out of consideration the one person in the bunch who may have business for you. The other motto I have borrowed. It is: "Excite [1750] interest, but don't satisfy

it." Of course, if you are merely advertising a book, it is well enough to give the price and some hint [1775] of the contents, but do not republish the book. I have found that an advertisement which makes catalogs a very attractive publication, will bring many [1800] more inquiries than one which spends its strength largely on facts about the school, and other matter that ought to be contained in the catalog.[1825]

I may conclude with a word about correspondence instruction. As soon as I can I want to develop our work on that side as largely [1850] as possible, and it will not be many months before I will reach out in that direction. I have learned my lesson with reference to [1875] advertising that which is not my specialty, as it stands, and for the promotion of which, through special circulars and follow up matter, I am [1900] not fully prepared.

I want to get more fully ready before I do anything in this direction. Meanwhile, I shall not spend any money worth [1925] speaking of for this purpose, because I know that I could spend thousands of dollars and get practically no return. Yours very truly,

(1948)

LAW CORRESPONDENCE

—358—

Dear Sir:

Mr. Sprague left a daughter as heir to his estate, and we are acting as her attorneys. Under the Tennessee statutes what would this daughter's share of the estate be? What does this estate consist of, and would you handle our client's claim on the usual terms of two-thirds of ten fee on amount realized?

We understand that this estate has been administered upon in your courts and that it can be gotten at and all the information obtained therefrom. He is said to have left a good life insurance and good residence property. Just what other property, we are unable to say.

He advised his daughter that he had provided for her, but to what extent we do not know. The wife of the deceased has no friendliness for our client, and you need not expect any information from that source.

Awaiting your reply as to what information you can learn and whether or not you will take up the matter with us, we are

Respectfully yours,

—359—

Dear Sir:

In reply to your letter relative to the claim of the Doggett Dry Goods Company vs. Jones and Long, we have to advise that the writer has interviewed both Mr. Jones and Mr. Long concerning this claim. They both state that they intend paying it, but do not fix a specific time for doing so. We gather that the affairs of the Jones-Long Company are somewhat involved, but to what extent we are unable to learn. If this is an individual obligation of Jones and Long, each have property individually, subject to execution.

Mr. Jones stated that this was an obligation of the company and was not an individual obligation of either party. He further stated that this concern was incorporated and if this is correct, we hardly see how we could hold them liable individually.

Kindly advise us in regard to the matter, and if you think we can hold Jones and Long liable, we will institute suit on the note, if you instruct us to pursue that course. Yours very truly,

—360—

Dear Sir:

Having had turned over to me for attention, as far as any may be necessary from this end of the line, the claim of T. R. Dorney, I beg to say that hereafter you may correspond with me alone in regard to this matter, and that you will please keep me informed.

I have only to say at present that we wish this case vigorously fought. Inasmuch as there are a great number of padded claims being presented to this corporation, there seems to be an impression abroad that it is an easy prey for people to collect exorbitant amounts from.

It has been my experience in such matters as this, that it is just as well not to make any vigorous fight in the Justice Court, but to try the case there so as to draw the fire from the opposite side, and get oneself fully informed as to his case, and then make your real fight in the County Court. Ordinarily, there is not very much use in making strong fights in Justice Courts anyhow, where a corporation is being sued.

I think the company has offered very reasonable settlement of the claim and that the rejection of these offers is an evidence on the part of the plaintiff that he does not want what is right, but is simply trying to hold up the company. Yours truly,

—361—

Dear Sir:

We have had the deposition of D. W. Right retaken and enclose herewith carbon copy. It is late and we have not read the deposition for correction, but send you copy so that you may have it returned as soon as possible. The final certificate will be properly attached.

Yours very truly,

—362—

Gentlemen:

Your letter just received and contents noted, in regard to which I would ask that kindly inform us who owns or controls the property at the present time. Who lives in the house and who collects the rent? How much is there due on the place and what kind of terms can be made to stop the sale of it? I will certainly appreciate it if you will write me the full particulars. Yours very truly,

—363—

Dear Sir:

Your favor of the 14th instant is received here. I cannot understand why this note has not been paid long ago. It no doubt would have been had it been sent to Newport, where it is payable, before it matured.

The latter part of January the money was obtained from a relative of mine and was forwarded to Hon. J. G. Brown, a reliable attorney, for the purpose of taking up this paper promptly at its maturity. It was claimed for some time after the maturity of the note that it could not be found, and I feel sure such was the case, though I have no personal knowledge of the fact. But I do know that the money is in the hands of either one of the banks or Mr. Brown, who started Saturday night for Colorado, where he and his family will spend some weeks vacation. If you write him, so that he will receive the letter on his return, about August 10th, I am certain he will take pleasure in taking the note up.

You need have no misgivings about the matter, for Mr. Brown is not only trustworthy, but he is also responsible, being a man of considerable means.

I have no doubt one of the banks at Newport would be glad to see suit brought against me for the note. Though they might know that the funds were deposited with them for the payment of the identical piece of paper, they would never say a word to explain.

Yours truly,

LEGAL FORMS

POWER OF ATTORNEY.

KNOW ALL MEN BY THESE PRESENTS, that I, John Doe, of the City of Raleigh, in the County of Wake, and State of North Carolina, do hereby make, constitute and appoint Richard Roe, of the same place, my true and lawful attorney, for me and in my name tc sell, transfer and assign all stock of the Greenville & Roanoke Railroad Company standing in my name on the books of the said company; with power, also, of attorney or attorneys under him for that purpose, to make and substitute with like power, and to do all lawful acts requisite for effecting the premises; hereby ratifying and confirming all that my said attorney, or his substitute or substitutes, shall do therein by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 1st day of April, 1903.

JOHN DOE. (Seal)

Sealed and delivered in the presence of
ANDREW PARSONS.
HENRY THOMAS.

CIRCUIT COURT, DUTCHESS COUNTY,

GEORGE ALLEN, Plaintiff,

vs.

JAMES LORD and MARK BROWN, doing business under the name of Lord & Co., THE ISLAND SASH & DOOR CO., RAY THOMAS, RALPH JOHNSON, ROBERT LOW, and HARRY JAMES, Defendants.

On reading and filing the Complaint in this action, duly verified,

It is, on motion of Nelson & Baird, attorneys for Plaintiff, ORDERED that, upon said Plaintiff's paying into Court the sum of four hundred twenty-five dollars and seven cents ($425.07), the said Defendant, The Island Sash & Door Co., and the said defendants, Ralph Johnson and Robert Low, be restrained from further proceeding

against the plaintiff, and that all the other defendants be restrained from commencing any action against the Plaintiff.

Dated Poughkeepsie, December 17, 1904.

By the Court,

CHARLES M. OWEN,
Circuit Judge.

DEPOSITION.

STATE OF WISCONSIN, } ss.
MILWAUKEE COUNTY. }

Henry G. Manning and Clarence Clemmons, being duly sworn, depose and say that they are two of the signers of the original Articles of Corporation of the Johnson Trust Company, Milwaukee, Wisconsin.

Deponents further say that they have carefully compared the foregoing copy with the original, and that the said copy is a true and correct copy thereof, and of the whole thereof.

Deponents further say that they make this affidavit to comply with the provisions of Subdivision 7 of Section 1772 of the Revised Statutes of 1878 of the State of Wisconsin, and the acts and amendments thereto.

Subscribed and sworn to before me this 8th day of July, A. D. 1904.

JOHN M. BAKER,
Notary Public, Milwaukee Co., Wisconsin.

At a Special Term of the Supreme Court, held at the Court House in the City of Poughkeepsie, on the 25th day of May, 1904.

Present, Hon. John F. Brown, Justice.

CHARLES W. VINCENT and GEORGE B. WHEELER, as Executors under the last Will and Testament of George T. Ross, deceased,

against

MARY CATHERINE HOUSE, as Committee of Perry Wheeler, an incompetent person.

On reading and filing the annexed consent,

ORDERED, that this action be, and the same hereby is, amended by making as party defendant thereto Mary Catherine House, as Administratrix of the goods, chattels, and credits of Perry Wheeler, deceased, in the place and stead of the present defendant, and that said action be revived and continued as so amended.

ORDER APPOINTING REFEREE.

At a Special Term of the County Court, held in and for the County of Dutchess, at the City of Poughkeepsie, on the 26th day of April, 1904.

Present, Hon. William D. Green, Justice.

JOHN S. HALL

vs.

AUGUSTUS J. CONNELL ET AL.

On reading and filing the affidavit of Nelson H. Perry, hereto annexed, on the motion of Walter D. Small, plaintiff's attorney.

IT IS ORDERED, that Richard Waters be, and he hereby is, appointed to act as Referee to sell in the place instead of Henry T. Yates, named in the judgment and order directing such sale as Referee, and that said Richard Waters is hereby ordered to sell and convey said property pursuant to said order of sale.

SUMMONS.

SUPREME COURT, COUNTY OF HARRISON.

THE FARMERS' NATIONAL BANK OF TROY

against

ANDREW CARTER, FRANK S. LAWSON, and RUFUS P. WILSON.

To the Above named Defendants:

YOU ARE HEREBY SUMMONED to answer the Complaint in this action, and to serve a copy of your answer on the Plaintiff's attorney within twenty days after the service of this Summons, exclusive of the day of service; and in case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the Complaint.

Trial desired in the County of Harrison.

HENRY E. SMITH,
Plaintiff's Attorney, Troy, N. Y.

Dated the 15th day of August, 1903.

TRANSFER.

KNOW ALL MEN BY THESE PRESENTS, that I, John Doe, of the City of St. Louis, in the County of St. Louis, and State of Missouri, for and in consideration of the sum of five hundred dollars lawful

money of the United States, to me in hand paid by Richard Roe, of the same place, the receipt whereof is hereby acknowledged, do hereby sell, assign, transfer, convey, and set over unto the said Richard Roe all my right, title, interest, claim, and demand in and to the within named policy of insurance, and all sum and sums of money, interest, benefit, and advantage whatever, now due, or which may hereafter arise, or to be had or made by virtue thereof; to have and to hold the same unto the said Richard Roe, his heirs and assigns forever.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 1st day of July, 1907.

JOHN DOE. (Seal)

Sealed and delivered in the presence of
JAMES W. LONG.
DAVID G. JACKSON.

PLUMBER'S SPECIFICATIONS.

Of the labor and material required in the completion of plumbing, drainage, ventilation, and gas fitting of a two-family house, to be erected on the south side of Parker Avenue, in the City of Poughkeepsie, for Mrs. James Brown, according to the plans and the specifications prepared by

JAMES WILSON, Architect,
654 Market St., Poughkeepsie, N. Y.

Drainage:

The accompanying drawings and specifications for plumbing and drainage are to be submitted to the Board of Health of this city for their inspection and approval.

Boiler:

Provide and place in the first floor kitchen a thirty-gallon Brown & Co.'s copper boiler with galvanized iron stand. Connect this boiler with the range, which the owner will provide and place on the first floor.

Gas Fittings:

Excavate and extend gas main into the building. Place two meters and extend two separate lines of piping, one for the first floor, and the other for the second floor.

PLUMBERS' SPECIFICATIONS.

For a one-family brick dwelling-house, to be built on Lot 64, Perry St., Poughkeepsie, N. Y., for Mrs. John Brown, according to the plans and the specifications prepared by

JAMES WILSON, Architect,
654 Market Street, Poughkeepsie, N. Y.

The contractor must be guided in the following specified work by both drawings and specifications. Preference must be given in all cases to figures on memoranda.

Cast-Iron Lines:

All joints in cast-iron pipes and fittings shall be made by a gasket of oakum one-third the space, and pouring molten lead into the remaining space.

Lead Lines:

All joints between lead lines, whether for supply or waste lines, shall be wiped solder joints. Joints between lead and cast-iron pipes shall be made by means of a brass or copper ferrule soldered to the lead pipes.

Tests:

When required by the Plumbing Inspector, the work shall be tested with smoke, peppermint, or water test.

COMPLAINT.

SUPREME COURT, DUCHESS COUNTY.

THE DUCHESS COUNTY MUTUAL INSURANCE CO.

vs.

THE CITY OF POUGHKEEPSIE.

The Complaint of the plaintiff shows to this Court:

1. That heretofore, and in the month of August, 1906, the Assessor of the said City of Boston assumed the personal property of this plaintiff liable to taxation at the sum of ten thousand dollars ($10,000), and placed the same upon the assessment roll.

II. That subsequently the amount of the tax to be raised was levied by the Common Council of the said city, and assessed upon the taxable property as shown on said roll, and a warrant for its collection was issued to John Jones, as City Treasurer.

III. That heretofore, and on the 6th day of February, 1907, the said John Jones, claiming to act as City Treasurer, demanded the payment of the sum of one hundred six dollars and twenty-five cents

($106.25), claiming such sum to be the amount of a certain tax legally imposed in the year 1906.

IV. That the plaintiff then and there claimed that its personal property was not liable to the tax in question, but that the said John Jones refused to allow the said claim made by the plaintiff; whereupon the plaintiff, under compulsion, paid the tax so imposed, being the said sum of one hundred six dollars and twenty-five cents ($106.25).

V. That the defendant, the City of Boston, now has and wrongfully retains, the said sum of one hundred six dollars and twenty-five cents ($106.25), extorted from the plaintiff as aforesaid.

WHEREFORE, the plaintiff asks judgment for the sum of one hundred twenty-five dollars and ninety-two cents ($125.92), with interest from May 8, 1906, and also the further sum of one hundred six dollars and twenty-five cents ($106.25), with interest from February 24, 1906, besides costs.

JOHN D. BROWN,
Attorney for Plaintiff, Boston, Mass.

STATE OF NEW YORK, } *ss.*
DUCHESS COUNTY. }

John W. James, being duly sworn, says that he is the president of the plaintiff named in the foregoing Complaint, and that the same is true of his own knowledge, except as to the matters therein stated to be alleged on information and belief, and as to those matters he believes it to be true. JOHN W. JAMES.

Sworn to before me this 8th day of January, 1908.

GEORGE BROWN,
Notary Public.

ANSWER.

SUPREME COURT, NEW YORK COUNTY.

CHARLES L. NELSON, Plaintiff,
vs.
MARTIN C. JACKSON, Defendant.

The defendant, by David M. Halleck, his attorney, answering the plaintiff's Complaint:

I. He denies each and every allegation contained in paragraph one of said Complaint, except that the said defendant had a revolver at said time, as stated in said Complaint, and alleges that the said defendant attempted to use the same, and to commit an assault with the said revolver, which was a deadly weapon; and that for such

attempted assault the said defendant was arrested, and for no other cause. He denies each and every other allegation as stated in said paragraph.

II. He denies each and every allegation contained in paragraph two of said Complaint, except the statement that the said plaintiff was arraigned before Hon. Edward Miller, a Police Justice of the City of New York, and was paroled in the custody of his counsel.

III. He denies each and every allegation in paragraphs three, four, and five of such Complaint.

FURTHER ANSWERING, the defendant alleges that the said plaintiff, at the time mentioned in such Complaint, attempted to commit an assault upon the defendant with a deadly weapon, to-wit, a revolver, and for such deadly assault with such deadly weapon the said defendant was arrested and arraigned before the magistrate aforesaid; that he was never legally discharged; that the examination before said magistrate has not been concluded or ended, and that the proceedings before said magistrate are yet unfinished, undetermined, and not yet terminated.

WHEREFORE, the defendant demands judgment that the Complaint herein be dismissed with costs.

DAVID M. HALLECK,
Attorney for Defendant, 336 Nassau St., New York, N. Y.

COMPLAINT.

DISTRICT COURT OF THE CITY OF NEW YORK,
For the Second Judicial District.

ANDREW SUMMERS, Plaintiff,
vs.
ALFRED MARSHALL and EDWARD BURTON, Composing the Co-partnership Firm of Marshall & Burton, Defendants.

The Complaint of the abovenamed plaintiff respectfully shows:

I. That the plaintiff herein is now, and was at the times hereinafter mentioned, engaged in business in the city and state of New York, as an importer and commission merchant.

II. That, on information and belief, the defendants were, at the times hereinafter mentioned, and now are, co-partners, carrying on business in the said city of New York, under the firm name and title of Marshall & Burton.

III. That on the 4th day of November, 1906, at the said city of New York, the plaintiff sold and delivered to the defendants, at said defendants' request, five barrels of wine, containing 260 gallons, at $0.30 per gallon, amounting to the sum of $78, which said defendants agreed to pay.

IV. That the plaintiff has duly demanded the payment of said sum, but the defendants have refused to pay the same, or any part thereof, and there is now due and owing from the defendants to the plaintiff the sum of $78, with interest thereon.

WHEREFORE, the plaintiff demands judgment against the defendants for the sum of $78, with interest thereon from the 4th day of November, 1906, together with the costs and disbursements of this action.

JOHN M. ROBERTSON,
Plaintiff's Attorney, 303 Broadway, New York, N. Y.

CITY AND COUNTY OF NEW YORK, *ss.*:

Andrew Summers, being duly sworn, says that he is the plaintiff in the above entitled action, and that the foregoing is true to his own knowledge, except as to the matter therein stated to be alleged on information and belief, and that as to those matters he believes it to be true.

ANDREW SUMMERS.

Sworn to before me this 8th day of February, 1906.

CHARLES M. OWEN,
Notary Public.

GENERAL RELEASE OF ALL DEMANDS.

KNOW ALL MEN BY THESE PRESENTS, that I, Charles Barber, of the City of Minneapolis, State of Minn., for and in consideration of the sum of one dollar ($1) to me in hand paid by C. P. Zaner, his heirs, executors, and administrators are hereby released and forever discharged of and from all actions, causes of action, suits, claims, and demands whatsoever, for or by reason of any matter, cause, or thing from the beginning of the world down to the 5th day of April, 1907.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on the same date as above written.

CHARLES BARBER.

In the presence of
A. R. WHITMORE.

MORTGAGE EXTENSION AGREEMENT.

THIS AGREEMENT, made this 23d day of May, A. D. 1907, by and between William J. Howell, of the County of Cook, State of Illinois, party of the first part, and Charles W. Lewis, County of Cook and State of Illinois, party of the second part, witnesseth that

WHEREAS, said Charles W. Lewis executed his four certain principal promissory notes bearing the date of the 28th day of April, A. D. 1907, payable to the order of himself and by him duly endorsed and delivered, and bearing interest at the rate of 6 per cent per annum until maturity and after maturity at the highest rate which is in such cases lawful to contract for; note number one being for the sum of $500 due on the 28th day of April, 1908; note number two being for the sum of $500 due April 8, 1909; note number three being for the sum of $1,000 due April 28, 1910; and note number four being for the sum of $5,000 due April 28, 1912, and,

WHEREAS, the payment of all said notes, together with interest thereon, is secured by trust deed of even date, executed by said Charles W. Lewis, a widower, conveying to the Royal Trust Company, trustee, certain real estate in the said Cook County, which said trust deed was recorded in the Recorder's office of Cook County in the 8th day of May, 1907, in Book 4254 of Records, on page 265. The interest for said extended period is further evidenced by thirteen interest notes made by said party of the second part, bearing date of the 23d day of August, A. D. 1907, three attached to note number one, and ten attached to note number four.

This agreement shall extend to and be binding upon the respective parties, their heirs, executors, administrators, and assigns of the said parties hereto.

IN WITNESS WHEREOF the said parties have hereunto set their hands in duplicate.

_____ (Seal)

_____ (Seal)

GENERAL RELEASE.

THIS INDENTURE made this fourteenth day of December, A. D. one thousand nine hundred seven, between John Fudge, of Fonda, Montgomery County, and State of New York, of the one part, and Theodore B. Catchem, of Fultonville, in the county and state aforesaid, of the other part,

WITNESSETH: That the said John Fudge and Theodore B. Catchem have this day cancelled and delivered up to the other, conveyance, bonds, notes, and written contracts upon which he claimed to have demands upon the other; the said claims and instruments so cancelled and delivered up being supposed and intended to be of the claims and evidence of claims by either of the parties hereto on the other. And in consideration thereof, each of them, the said John Fudge and Theodore B. Catchem, does hereby for himself, his legal representatives release, and absolutely and forever discharge the other of and from all claims and demands, actions, causes of action, of every name or nature, so that neither of them shall have any claim on the other directly or indirectly on any contract or supposed liability or thing undertaken, done, or omitted to be done, from the beginning of the world unto this day.

IN WITNESS WHEREOF the said parties have hereunto interchangeably set their hands and seals the first day and year above written.

In the presence of
GEORGE JENKINS.

_____ (Seal)
_____ (Seal)

SUMMONS.

NEW YORK SUPREME COURT.

Trial desired in Fulton County.

SAMUEL BAKER, Plaintiff,

vs.

JAMES MOONEY ET AL., Defendant.

To the above named defendants:

You are hereby summoned to answer the complaint in this action and to serve a copy of your answer on the plantiff's attorney, within twenty days of the service, and in case of your failure to appear and answer, judgment will be taken against you by default for the relief demanded in the complaint.

Dated December second, one thousand nine hundred seven.

JAMES MORRIS.
Plaintiff's Attorney, 490 West Main St.

CERTIFICATE OF ACKNOWLEDGMENT.

STATE OF ILLINOIS, } ss.
COUNTY OF COOK. }

On this sixth day of June, one thousand nine hundred seven, before me, William H. Dunlop, a notary public, in and for the County of Cook, residing therein, duly commissioned and sworn, personally known to me to be the same persons whose names are submitted in the within instrument, and they severally acknowledge that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, at my office in the City of Chicago, County of Cook, the day and year in this certificate first above written.

WILLIAM H. DUNLOP,
Notary Public.

In and for the County of Cook, State of Illinois.

BILL TO FORECLOSE A MORTGAGE.

To the Honorable Judges of Cook County in the Circuit Court. February Term, 1907.

Complainant, Charles Morrison, personally, and his trustee, a resident of the County of Cook and State of Illinois, respectfully shows to the Court that heretofore, on or about the 12th day of January, 1907, the defendant, Henry C. King, was indebted in the sum of twelve hundred and fifty dollars ($1250) evidenced by his two principal promissory notes bearing date 13th day of June, 1907, each in the sum of six hundred and twenty-five dollars ($625), and each payable three years after the date thereof, to his own order and by him endorsed in blank, in gold coin of the United States of America of the present standard of weight and fineness, at the office of Charles Morrison in said city of Chicago, or at such place in the United States of America as his legal holder hereafter might from time to time appoint, with interest on each of said principal notes at the rate of 6 per cent per annum, payable semi-annually until maturity, and with interest on each of said principal notes until paid at the highest rate which it was then in such cases lawful to contract for, and said interest until maturity being evidenced by twelve interest notes or coupons, being each for the sum of eighteen dollars and seventy-five cents ($18.75), payable in gold coin of the United States as aforesaid, with interest after maturity until paid at the highest rate which it was then in such cases lawful to contract for.

Complainant states that he is now legal holder and owner of each of said principal notes and of all of said twelve interest coupons.

Complainant states that on the said 13th day of June, 1907, the said Henry C. King, being the owner of the land hereinafter described, executed and delivered to Charles Morrison, as trustee, a deed of trust in words and figures following to-wit: which deed of trust was duly acknowledged by the said Henry C. King, on said 13th day of June, A. D. 1907, before Frederic Sloane, a notary public, in and for said property, and said deed of trust was afterwards upon the said 13th day of June, A. D. 1907, filed for record in the Recorder's office of said Cook County, and was recorded in book 7562 of records, on page 834.

Complainant further states that he is the owner of each of said notes in said trust deed described, and of all the unpaid interest thereon; that the said Henry C. King on November 27, 1907, paid on account of each of said principal notes the sum of one hundred dollars ($100) which amount was duly endorsed upon each of said principal notes; that none of the interest upon said principal notes has been paid.

Complainant further states that he has paid the sum of twenty-one dollars and fifty cents ($21.50) for an abstract of title to said premises, and during the pendency of this suit may be obliged to expend money for taxes and other purposes authorized by the terms of said trust deed; that all money so paid by complainant with interest thereon, at the rate of 7 per cent per annum should be included in the decree of sale in this case.

Complainant further states that there are persons interested in said premises whose names are unknown to complainant and who are therefore made parties defendant by those of the name and names of the owner or owners interested in lots 21 and 22 in block 2 in the sub-division of the north half of the south-east quarter of section 8, Township 36 north, Range 15 east of the third principal meridian; also lots 2, 4, 29, 30, 40, 41, 42 in block 3, and lot 4 in block 4 in the sub-division of the south half of the north half of the south-east quarter of the south-west quarter of section 8, township 40 north, range 15 east of the third principal meridian, all of said property being situated in the County of Cook and State of Illinois; that the rights and interests of said unknown owner or owners in and to said premises, if any they have, are subordinate and subject to the lien of said trust deed.

Complainant states that Henry C. King and said unknown owner or owners claim same interest in said premises as owners of the equity of redemption thereon, or otherwise, and complainant states that the rights and interests of said parties and to said premises are subordinate and subject to the lien of said trust deed.

Complainant states that there is due complainant the sum of five hundred and twenty-five dollars ($525), as principal on each of said notes, together with the interest which has accrued on the number of notes from the 13th day of June, 1901, with interest upon said over-due interest coupons; that default has been made in the payment of interest due upon each of said notes, which became due on the 13th day of December, 1901, on the 13th day of June, and the 13th day of December, 1902; that default has also been made in the payment of insurance and taxes upon said premises, and that pursuant to the provisions of said trust deed the complainant has elected to declare entire amount secured by said principal notes due and payable and to foreclose said trust deed.

Complainant further prays that on the file of this bill the court will appoint a receiver for the said premises with the powers of equity of rents, issues and profits thereof, pending this suit, and until the time of redemption of said premises in sale made hereinunder shall expire.

Complainant further states that in and by the terms of said trust deed it was stipulated and agreed that in case said first party should at any time decree a release of any of the said lots, the trustee therein was authorized upon payment of two hundred dollars ($200), for each lot to be released, to execute and deliver such release deed; complainant states that in accordance with said stipulations as to release, on November 27, 1901, the said Henry C. King paid therein the sum of two hundred dollars ($200); one hundred dollars ($100) of each payment was thereupon duly endorsed upon each of said principal notes as of said November 27, 1901, and thereupon the trustee in said trust deed duly executed and delivered to the said Henry C. King a release deed to lot 3 in block 4 in the south division of the south half of the north half of the south-west quarter of the north-west quarter of section 8, township 40 north, range 15 east of the third principal meridian in said County of Cook, Illinois, which said premises last mentioned are a portion of the premises described in the trust deed hereinafter described.

Complainant states that one hundred and twenty-five dollars ($125) is a reasonable sum to be allowed for his solicitors' fees in the case.

Complainant states that premises conveyed by said trust deed are still to remain unreleased from the lien thereon, which scant meager security for the payment of the amount of indebtedness now due complainant as aforesaid.

Complainant further prays that if the premises so sold shall not be redeemed in the time and manner provided by law, then the defend-

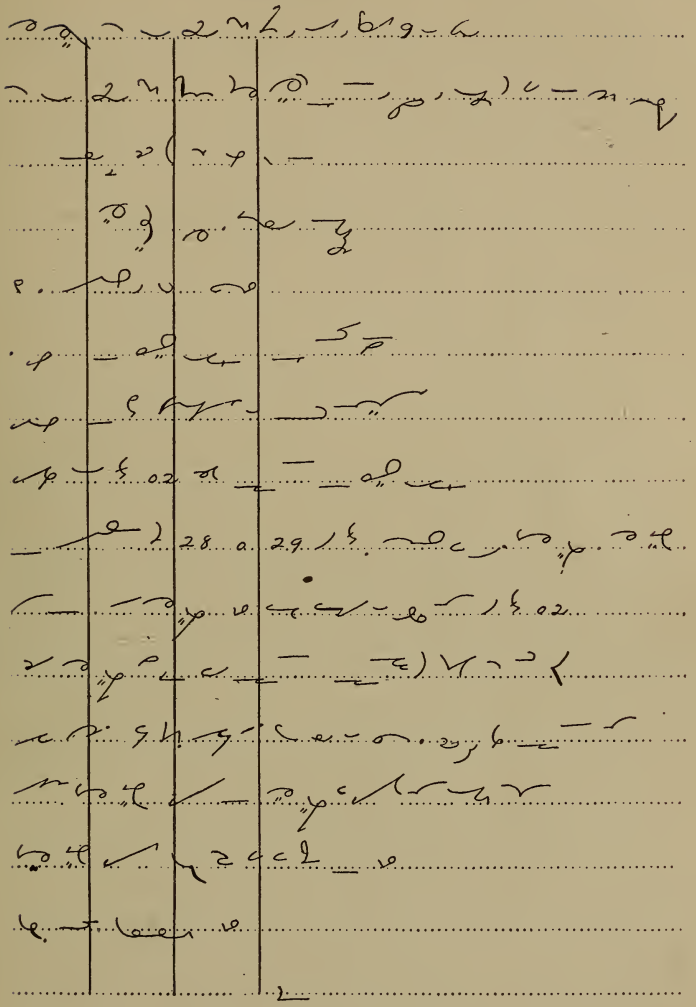
ants of all parties' claim by, to or under oath since the commencement of this suit shall stand forever barred and foreclosed, and from any title, right, and interest in and to said premises sold, or any part thereof, and thereupon the purchaser at said sale, his heirs or assigns, shall receive a master's deed for said premises and may be let into possession thereof.

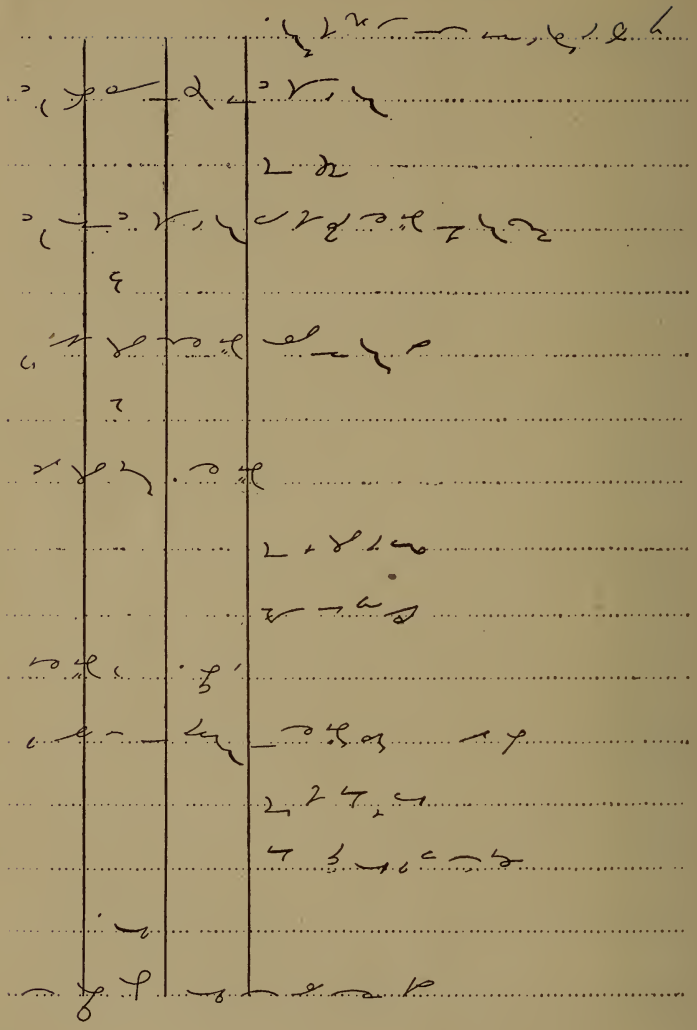
Complainant further prays that if the proceeds of said sale shall be insufficient to satisfy the amount due for any deficiency against the said Henry C. King and any person or persons who may be personally liable therefor,

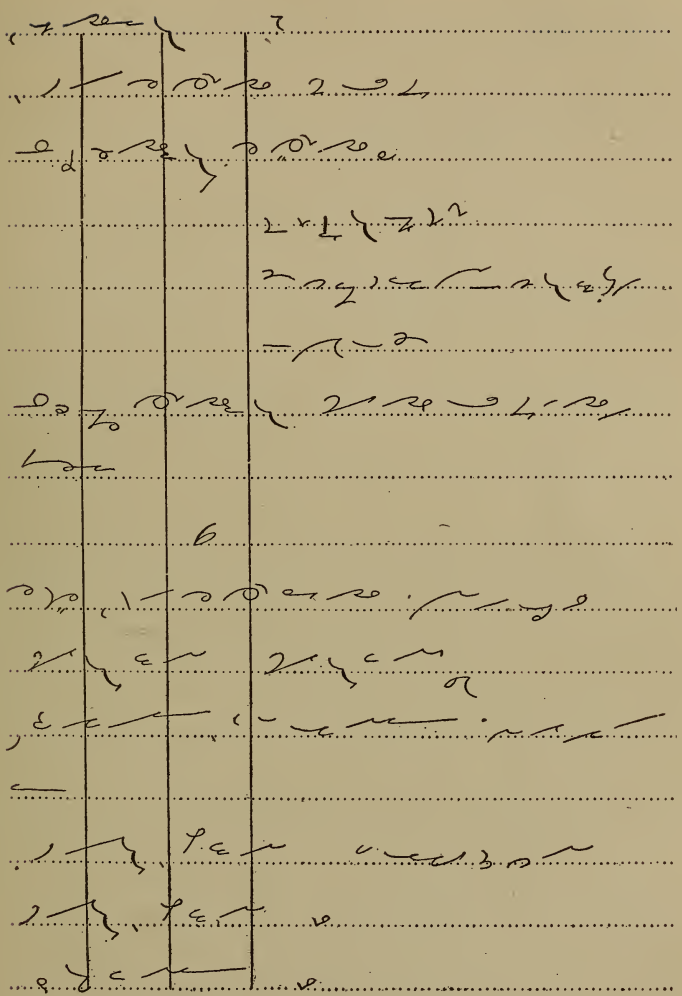
Complainant further prays for such further and different relief of their circumstances of the case as it may require and to your Honors shall seem meet, and

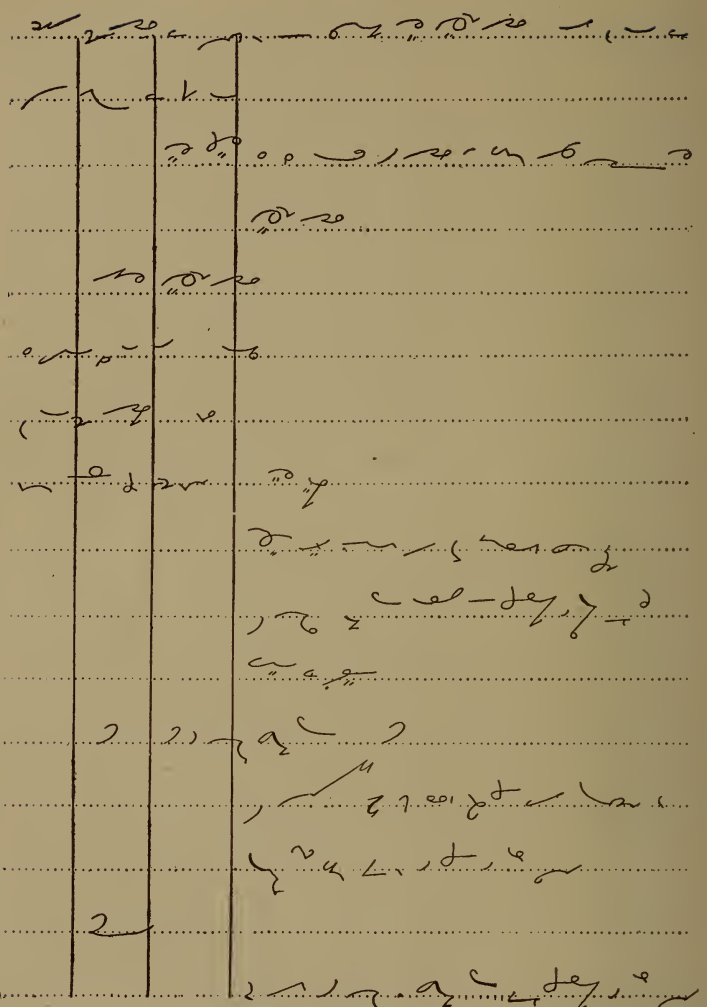
Complainant will ever pray, etc.

CHARLES MORRISON,
ALEXANDER HAMILTON,
His Solicitor.









COURT REPORTING

Case opened by Mr. Marvin.

Plaintiff's Counsel: We now offer in evidence an assignment of the lease of the oil-wells referred to in the complaint.

Plaintiff's Counsel: We now offer in evidence an agreement made by Mr. Collingwood at the time of the execution of the instrument, by which it shows a mortgage was turned out, and what was to be done with the interest on it.

MILO BARBER, called and sworn for the plaintiff and examined by Mr. Marvin, testified as follows:

Q. You are a son-in-law of the plaintiff?

A. I am, sir.

Q. And where do you reside?

A. At Roselle, N. J., at the time of this transaction.

Q. Where do you now reside?

A. At Reed's Creek, in this county; in the town of Tompkins.

Q. Where did you reside in December, 1902?

A. I resided at that time at Roselle, N. J.

Q. At some little time before the 28th or 29th of December, and you may tell how long, did Mr. Patrick and Mr. Stoddard come to see Mr. Patterson?

A. Yes, sir, they did; they were there in the latter part, I think, of December, 1902.

Q. What was Mr. Patterson's condition as to health at that time?

A. At that time he had been very sick for about thirteen weeks with typhoid fever.

Q. Was he convalescing?

A. He was just getting so he was sitting up around in the room, and had not been out of doors at that time, I think.

Q. Subsequently did Mr. Stoddard return to Mr. Patterson's?

A. He returned, I think, inside of a week.

Q. Did Mr. Stoddard return a paper with him which he exhibited to you?

A. Yes, sir.

Q. Purporting to be a power of attorney?

A. Yes, sir.

Objected to.

The Court: The paper is the best evidence, I think; it may stand or the purpose of identification simply.

Q. What do you know, or have reason to believe, as to what became of the paper?

Objected to.

Objection sustained.

Q. What do you know as to what became of the paper? I will ask first if Mr. Stoddard took the paper away with him?

A. He did.

Q. Did you have a subsequent conversation with Mr. Stoddard in relation to that paper and transaction?

A. I did.

Q. What was the conversation between you and Mr. Stoddard?

Objected to as the conversation of a third party.

The Court: I don't think it is competent so far.

Q. Is Mr. Stoddard dead?

A. I understand he is.

Q. Has there been search made to find that paper at Mr. Stoddard's residence?

A. So I understand.

Objected to and asked to strike out the answer.

The Court: Strike it out; if he knows there has been, he may swear to it.

A. I know there has been.

Q. From personal knowledge?

A. No, sir; from letters from that section.

Q. Did you notice the signature to that paper?

A. I did.

Q. You have seen Mr. Collingwood's signature?

A. I have a number of times.

Q. Tell the jury whether the signature on that paper was Mr. Collingwood's signature or not.

Objected to on the ground that the paper itself is the best evidence.

The Court: He may show that fact, but when he comes to show the paper that is a different thing. It can do no harm.

Q. Tell whether it was Mr. Collingwood's signature on that paper?

A. I have seen his signature a number of times, and the signature was similar to that.

CROSS-EXAMINATION by Mr. Baker.

Q. Did you ever see Mr. Collingwood write his signature?

A. I cannot say now for certain.

Q. You have seen the papers he had signed?

A. I have seen the papers he signed and executed.

Q. If you didn't see him sign them, you did not know he signed them?

A. I can't say I saw him sign them.

Q. And you have seen papers you understood he had signed.

A. Which no one else but him could have signed.

Q. You have seen papers you understood he had signed?

A. Yes, sir.

Q. Are you positive he signed them?

A. Yes, sir.

Q. What is there about this signature that causes you to recognize it as Mr. Collingwood's signature.

A. Well, I do not know that I can explain that just now.

Mr. Barker —

Q. Here are a number of signatures and I wish you would select from them Mr. Collingwood's signature.

A. This is Mr. Collingwood's signature.

Mr. Marvin —

Q. Are there any others in the lot?

A. No, sir.

Q. Do you know whose signature this is?

A. Yes, sir.

Q. You may tell the jury whose you think it is?

A. Mr. Patterson's.

WILLIAM L. TENNY was duly sworn and examined as follows:

By the Court.

Q. Have you formed or expressed an opinion in relation to the guilt or innocence of the prisoner at the bar, John H. Surratt?

A. I have.

Q. You have both formed and expressed an opinion?

A. I have.

Q. Have you conscientious scruples against rendering a verdict of guilty, where the punishment is death, provided the evidence be such as would satisfy you of the guilt of the party accused?

A. I have none.

Q. But you say you have formed and expressed an opinion as to the guilt or innocence of the party accused?

A. I have.

By the District Attorney.

Q. Will you state when and to whom you have expressed that opinion?

A. I have expressed that opinion generally in conversation with my family.

Q. Upon what evidence was this opinion based?

A. Not upon any evidence, but upon common report, such as Surratt's leaving the country.

Q. Is that all?

A. That is all. Not upon any knowledge of the facts of the case, or from hearing any evidence in relation to it. Upon common report, such as Surratt's escaping from the country.

By Mr. Bradley.

Q. Have you not talked very freely on the subject, and expressed your opinions very decidedly?

A. I do not think I have expressed any opinion publicly. It has been in casual conversation with my family. It may be possible that I have expressed it to others than to members of my family, but I do not think I have.

The Court: I think, under the ruling of Judge Marshall in the case of Burr, this juror is exceptionable.

By the District Attorney: I hope, before ruling definitely upon the question, the Court will hear argument upon it.

The Court: I have no pride of opinion upon the subject, and am ready to hear argument upon it. Mr. Tenney will stand aside for the present.

REASONS OF FAILURE

I would name, first, a lack of special preparation on the part of young men for special occupations or professions. Most boys [25] get a fair general education, and when that is done, take hold of the thing which promises the most immediate return for their labor, not [50] stopping to look forward to the end, or to consult their adaptability to that business or profession. Some look only to see what standing it [75] would give them in society; others consider if it will enable them to dress in fine clothing and make a good appearance.

Next stands the [100] mistake of young men in being in too much of a hurry to spend money as fast as others, a desire to appear in better circumstances [125] than they really are, and a pressure to get ahead faster than they learn their business. In this way, one often climbs a ladder before [150] the foundation is made secure; and afterwards, when he has to take the responsibility, does not know all his business and has to intrust a [175] part of it to others, and he does not know whether they are doing it right or not. By and by, when he thinks he is [200] safe and beyond danger, the foundation corner, which he trusted to some one else, has given away and he is overthrown. He needs to know [225] his own business, so he can tell when it is run right.

Another great mistake is when a young man sees his name on a [250] sign, he is apt to think that his fortune is made, and so begins to spend money as though he had got beyond any chances [275] of failure. Another common mistake is that men, old as well as young, are too ready to use their credit, not realizing that the goods [300] bought on credit are not theirs, and that a pay day is coming. When they find their notes coming due, and have not the money [325] with which to pay them, they are tempted to sell goods without a profit, for the sake of getting money or notes which they can [350] turn into money. Just the moment a man is obliged to do that, he is not a master of his own business, and, as a [375] rule, it is only a matter of a little time when he will have to go down.

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IN THE DAYS OF THE MAYFLOWER

Now let us go back and see the conditions in England from 1600 to 1620 out of which these people came. It was before the truth about the solar system had been accepted. The telescope was invented, and the first four satellites of Jupiter, the rings of Saturn, and the phases of Venus were discovered in these two decades. It was while our forefathers were in Holland that Galileo was punished by the Inquisition

for saying that the earth was round and moved in space. Neither the barometer nor the mercurial thermometer was known. The circulation of the blood had not been discovered. There were no clocks with oscillating pendulums. It was sixty years before the discovery of the law of gravitation. Newton's Principia was presented to the Royal Society in 1686. There was no knowledge of the original or prismatic colors, and none of the progressive motion of light. It was more than a century before it was demonstrated that the surface of the earth has an orderly and geological stratification. No one thought of water being composed of oxygen and hydrogen gases.

Life was monotonous, slow, and serious at the opening of the seventeenth century. Few of the people could read and write. There were nobles who lacked that accomplishment. There were no free schools. Oxford and Cambridge, with here and there a fitting school for sons of noble birth, comprised the English school system for that and a much later time. Most of the people lived in cottages thatched with straw. There were no stoves: even chimneys were practically unknown. Pewter dishes were aristocratic inventions which promised to drive out wooden ones. Table-knives were beginning to assert themselves, but fingers did for forks many long years yet. There was no china nor even tinware upon the table. The weaving was done by hand power. Friction matches were in the future. Looking-glasses were just beginning to come over from France to take the place of little steel reflectors. Underclothing was not used. The queen had the monopoly of starch. There was not even a weekly paper in all England, and it was a full hundred years before there was a daily paper in London. There were 225,000 people in London, but there was not a street light in the city for a hundred and sixty years after this. There were no pavements or water pipes or sewerage systems. Fires were not uncommon, but there were no fire-engines. If one were afflicted by flame he did escape the rough hoof of a professional fire department. The conditions menaced health continually. There was lack of wooden floors and carpets; the dirt floors were covered with rushes, and the houses were often foul. Fens, forty or fifty miles long, reeked with miasma. Where the people gathered in towns the filth gathered also. Bathing was not common. Smallpox, measles, and scarlet fever were thought all the same. The masses had no physicians. The death rate was one to twenty-three; now it is one to forty. It was more than two hundred years before illuminating gas, before sails were aided by steam upon the high seas, before railroads, before portraiture by instantaneous processes, before cheap postage and prepayment by

stamps. The forests were great and many, and the roads were very bad. The few letters were carried, at irregular intervals, on horseback, about five miles an hour, and for a charge larger than a day's wages. When Elizabeth died it took three days and three hours to carry the news at top speed from London to York, 190 miles. There were no steam engines for any purpose. Of course, electricity had not touched life with its revolutionizing charm. In short, very little of the conditions of life of three hundred years ago remains to us save the land and the sea and the sky. — *From "The Mayflower: Fore and Aft," by Andrew S. Draper.*

SUBURBAN VS. URBAN

We were in search of quietness. The city has many charms and many conveniences as a place of residence, and there are those who, having accustomed themselves to the methods of life that prevail among the dense populations of the great towns, can hardly find happiness and comfort elsewhere. But although the gregarious instinct is strong within me, I cannot endure to be crowded. I love my fellowman with inexpressible affection, but oftentimes he seems more lovable when I behold him at a distance. I yearn occasionally for human society, but I prefer to have it only when I choose, not at all times and seasons without intermission. In the city, however, it is impossible to secure solitude when it is desired. If I live, as I must, in one of a row of houses, the partition walls upon both sides are likely to be thin. It is possible that I may have upon the one hand a professor of music who gives, throughout the day, maddening lessons to muscular pupils, and practices scales himself with energetic persistency during the night. Upon the other side there may be a family which cherishes two or three infants and sustains a dog. As a faint whisper will penetrate the almost diaphanous wall, the mildest as well as the most violent of the nocturnal demonstrations of the children disturb my sleep, and when these have ceased, the dog will probably bark boisterously in the yard. If there is not a boiler-making establishment in the street at the rear of the house, there will be a sawmill with a steam whistle, and it is tolerably certain that my neighbor over the way will either have a vociferous daughter who keeps the window open while she sings, or will permit his boy to perform upon a drum. There is incessant noise in street and yard and dwelling. There is perpetual, audible evidence of the active existence of human beings. There is too much crowding and too little opportunity for absolute withdrawal from the confusion and from contact with the restless energy of human life. It has always

seemed to me that village life is the happiest and the most comfortable, and that the busy city man who would establish his home where he can have repose without inconvenience and discomfort should place it amid the trees and flowers and by the grassy highway of some pretty hamlet, where the noise of the world's greater commerce never comes, and where isolation and companionship are both possible without an effort.

Such a home, planted judiciously in half an acre, where children can romp and play, and where one can cultivate a few flowers and vegetables, mingling the sentimental heliotrope with the practical cabbage, and the ornamental verbena with the useful onion, may be made an earthly paradise. There must not be too much ground, for then it becomes a burden and a care. There are few city men who have the agricultural impulse so strong in them that they will find delight, after a day of mental labor and excitement, in rasping a garden with a hoe, in the hope of securing a vegetable harvest. A very little exercise of that kind, in most cases, suffices to moderate the horticultural enthusiasm of the inexperienced citizen. It is pleasant enough to weed a few flowers, or to toss a spadeful or two of earth about the roots of the grapevine, when you feel disposed to such mild indulgence in exercise, but when the garden presents tasks which must be performed, no matter what the frame of mind or the condition of the body, you are apt, for the first time, to have a thorough comprehension of the meaning of the curse uttered against the ground when Adem went forth from Eden. It is far better and cheaper to hire a competent man to cultivate the little field; then in your leisure moments you may set out the cabbage plants upside down, and place poles for the strawberry vines to clamber upon, well knowing that if evil is done it will be corrected on the morrow when the offender is far away, and when the maledictions of the agricultural expert, muttered as he relieves the vegetables from the jeopardy in which ignorance has placed them, cannot reach your ears. I like a house not too cold, but having outward comeliness, with judicious arrangement of interior, and all of those convenient contrivances of the plumber, the furnace-maker, and the bell-hanger, which make the merest mite of a modern dwelling incomparably superior in comfort to the most stupendous of marble palaces in the ancient times. I would have no neighbor's house within twenty yards, and I would esteem it a most fortunate thing, if, through the foliage, I could obtain constant glimpses of some shining stream, upon whose bosom ships glide to and fro, and on which I could sometimes find solace and exercise in rowing, fishing, and sailing.— *Charles Heber Clark.*

THE HUMAN RACE IS ENFEEBLED BY SUCCESS

Nations, like men, have their periods of infancy, youth, manhood, and old age. They grow strong, and then lapse into senility and decay. One generation destroys what another produces, and a new nation steps in and crushes the weakened state, as wolves upon the prairie fall upon the horses that grow old and lame.

To-day the descendants of the noble Romans sell themselves for hire, and dig, hew, and carry that America may have buildings that scrape the sky, and railroads over which men are carried to their destination like the eagle's flight.

Far be it from me to decry the masterly enterprise of the strenuous men who are making America great, but wise men perceive the day when the sons of men who own the buildings that scrape the sky will toil and sweat, enslaved by a race of barbarians yet unborn. That which has happened will happen under like conditions.

"In time of peace prepare for war," is the advice of a fool. So long as we prepare for war we will have war — we have anything that we prepare for. So long as men accumulate wealth that their children shall not work, and so long as the rottenness of gentility shall be unperceived by the many, so long will one generation weaken itself by consuming what another has created. The use of power to form a superior class is the one thing that has wrecked the world and made calamity of so long life. This superior class has even been a menace, sometimes a curse. Its distinguishing feature is to exclude — it is ossified selfishness as opposed to enlightened self-interest. It has its rise unusually in humility, often coming in the name of liberty, and by bestowing a benefit gets a grip on things; then it begins to consume and ceases to produce. The preacher and the soldier have always been a necessary part of its fabric — the soldier protects the priest and the priest absolves the soldier. The country that has the largest army and the greatest number of preachers, doctors, and lawyers is nearest death. The superior class is a burden. No nation ever survived it long, none ever can.

This volunteer superior class has always thought that good is to be gained by side-stepping labor, by wearing costly and peculiar clothing, by being carried in a palanquin, by riding in a carriage or being propelled in an automobile, by being waited on by servants, by eating and drinking at midnight, by attaining a culture that is beyond the reach

of most, by owning things that only a few can enjoy — these are the ambitions of the self-appointed superior class.

Most of the colleges and universities of Christendom have cursed mankind by inculcating the idea that to belong to the superior class was a very desirable thing. Every college professor, until yesterday, urged us to attach ourselves to the superior class by hook or by crook. All who do not belong want to belong and look forward to the day when they may — the example infects, then pollutes and poisons. The thought of education largely is, that it sets one apart and fits him for good society — this superior class. Education is for social distinction. To be simply useful is not enough, you must also be clever; hence come Oxford and Cambridge and offer to bestow degrees, vouching distinction that will at once place you in the superior class — for a consideration.

The superior class lives by its wits, or on the surplus earned by slaves or men who are dead. You are dead yourself when you live on the labor of dead men — you are so near drowning that you clutch society and pull it under with you.

To exclude is to be excluded. When the superior class shuts out the poor and so-called ignorant it is deprived of all the spiritual benefit the lowly have to give. Caste is a Chinese wall that shuts people in as well as out. If you can make people kind, not merely respectable, the problem of the ages will be solved. — *Elbert Hubbard, in New York Herald.*

IN COMMEMORATION OF THE BOSTON MASSACRE

My Ever-Honored Fellow-citizens:

It is not without the most humiliating conviction of my want of ability that I now appear before you; but the sense I have of the obligation I am under to obey the calls of my country at all times, together with an animating recollection of your indulgence exhibited upon so many occasions, has induced me once more, undeserving as I am, to throw myself upon that candor which looks with kindness on the feeblest efforts of an honest mind.

You will not now expect the elegance, the learning, the fire, the enrapturing strains of eloquence which charmed you when a Lovell, a Church, or a Handcock spake; but you will permit me to say that with a sincerity equal to theirs I mourn over my bleeding country. With them I weep at her distress, and with them deeply resent the many injuries she has received from the hands of cruel and unreasonable men.

That personal freedom is the natural right of every man, and that property, or an exclusive right to dispose of what he has honestly acquired by his own labor, necessarily arises therefrom, are truths which common sense has placed beyond the reach of contradiction. And no man or body of men can, without being guilty of flagrant injustice, claim a right to dispose of the persons or acquisitions of any other man, or body of men, unless it can be proved that such a right has arisen from some compact between the parties, in which it has been explicitly and freely granted.

If I may be indulged in taking a retrospective view of the first settlement of our country, it will be easy to determine with what degree of justice the late Parliament of Great Britain has assumed the power of giving away that property which the Americans have earned by their labor.

Our fathers having nobly resolved to wear the yoke of despotism, and seeing the European world at that time, through indolence and cowardice, falling a prey to tyranny, bravely threw themselves upon the bosom of the ocean, determined to find a place in which they might enjoy their freedom or perish in the glorious attempt.

Having redeemed your country, and secured the blessing to future generations, who, fired by your example, shall emulate your virtues, and learn from you the heavenly art of making millions happy, with heartfelt joy, with transports all your own, you cry, "The glorious work is done!" then drop the mantle to some young Elisha, and take your seats with kindred spirits in your native skies. — *Joseph Warren.*

THE INAUGURATION OF WASHINGTON

Washington's inauguration fell on the last day of April. He quitted Mount Vernon on the 16th of the month, and came by the most direct road through Baltimore and Philadelphia to New York. The journey, even at that time of the year, might easily have been made in five days, but he was much delayed by the hearty receptions given him along the entire route.

He was feasted at Alexandria. He was entertained at Georgetown. He was warmly received at Philadelphia. The people of that city had selected Gray's Ferry as a place to meet him, and had taxed their ingenuity to the utmost to devise decorations worthy of the occasion. The bridge, a mean and rude structure, was hidden under cedars and laurel, flags and liberty-caps; two triumphal arches were put up and signals arranged to give warning of his coming.

At last, about noon on the 20th, the flag in the ferry-garden was dropped, and soon after the President was seen riding slowly down the hill and under the first arch, where a laurel crown was let fall upon his head. From the bridge he went on in company with governor Mifflin and the troups to Philadelphia, where he lay that night. The moment he entered the city limits the bells of all the churches were rung and a salute was fired. The President was much affected. As he moved down Market Street to the city tavern, every face seemed to say, "Long live George Washington!"

DO UNTO OTHERS AS YOU WOULD THEY SHOULD DO UNTO YOU

The desire of being pleased is universal, the desire of pleasing should be so too; it is included in that great and fundamental principal of morality of doing to others what one wishes that they should do to us.

The benevolent and feeling heart performs this duty with pleasure, and in a manner that gives it at the same time; but the great, the rich, and the powerful too often bestow their favors upon their inferiors in the manner that they bestow their scraps upon their dogs, so as neither to oblige man nor dog.

It is no wonder if favors, benefits, and even charities thus ungraciously bestowed should be as coldly and faintly acknowledged. Gratitude is a burden upon our imperfect nature, and we are but too willing to ease ourselves of it, or at least to lighten it as much as we can. The manner, therefore, of conferring favors or benefits is, as to pleasing, almost as important as the matter itself. Take care, then, never to throw away the obligations which you may perhaps have it in your power to lay upon others by an air of insolent protection, or by a cold, comfortless, and perfunctory manner which stifles them in their birth. Humanity inclines, religion requires, and our moral duty obliges us to relieve, as far as we are able, the distresses and miseries of our fellow-creatures; but this is not all, for a true, heartfelt benevolence and tenderness will prompt us to contribute what we can to their ease, their amusement, and their pleasure as far as innocently we may.

Let us, then, not only scatter benefits, but even strew flowers for our fellow-travelers in the rugged ways of this wretched world. There are some, and but too many in this country more particularly, who, without the least visible taint of ill-nature or malevolence, seem to be totally indifferent, and do not show the least desire to please, as on the other hand they never designedly offend. Whether this proceeds

from a lazy, negligent, and listless disposition, from a gloomy and melancholic nature, or from a secret and sullen pride arising from the consciousness of their boasted liberty and independency is hard to determine, considering the various movements of the human heart and the wonderful errors of the human mind; but, be the cause what it will, that neutrality which is the effect of it makes these people, as neutralities always do, despicable and mere blanks in society. They would surely be roused from this indifference if they would seriously consider the infinite utility of pleasing.

SWALLOWING A FLY

A country meeting-house. A midsummer Sabbath. The air lazy and warm. The graveyard around about oppressively still. The white slabs here and there shining in the light like the drifted snows of death, and not a grass-blade rustling as though a sleeper had stirred in his dream.

We had come to the middle of our sermon, when a large fly, taking advantage of the opened mouth of the speaker, darted into our throat. The crisis was upon us. Shall we cough and eject this impertinent intruder, or let him silently have his way? We had no precedent to guide us. We knew not what the fathers of the church did in like circumstances, or the mothers either. We are not informed that Chrysostom ever turned himself into a fly-trap. We knew not what the Synod of Dort would have said to a minister's eating flies during religious services.

Besides this, we are not fond of flies prepared in this way. We have, no doubt, often taken them preserved in blackberry jam, or in the poorly lighted eating-house taken them done up in Stewart's sirup. But fly in the raw was a diet from which we recoiled. We would have preferred it roasted or fried or panned or baked, and to have chosen our favorite part, the upper joint and a little of the breast, if you 'please, sir. But no! it was wings, proboscis, feet, poisers, and alimentary canal. There was no choice; it was all or none.

We concluded to take down the nuisance. We rallied all our energies. It was the most animated passage in all our discourse. We were not at all hungry for anything, much less for such hastily prepared viands. We found it no easy job. The fly evidently wanted to back out. "No!" we said within ourselves, "too late to retreat. You are in for it now!"

And so we conquered, giving a warning to flies and men that it is easier to get into trouble than to get out again. We have had the thing on our mind ever since we had it in our stomach, and so we come to this confessional. You know that we did the wisest thing that could be done; and yet how many people spend their time in elaborate and long-continued and convulsive ejection of flies which they ought to swallow and have done with.

Your husband's thoughtlessness is an exceeding annoyance. He is a good man, no better husband since Adam gave up a spare rib as a nucleus around which to gather a woman. But he is careless about where he throws his slippers. On the top of one of your best parlor books he has laid a plug of pig-tail tobacco. For fifteen years you have lectured him about leaving the newspaper on the floor. Do not let such little things interfere with your domestic peace. Better swallow the fly and have done with it.

Here is a critic, to you a perpetual annoyance. He has no great capacity himself, but he keeps up a constant buzzing. You write a book, he caricatures it. You make a speech, he sneers at it. You never open your mouth but he flies into it. You have used up a magazine of powder in trying to curtail the sphere of that insect. You chased him around the corner of a Quarterly Review. You hounded him out from the cellar of a newspaper. You stop the urgent work of life to catch one poor fly.

It never pays to hunt a fly. You clutch at him. You sweep your hand convulsively through the air. You wait till he alights on your face, and then give a fierces lap on the place where he was. You slyly wait till he crawls up your sleeve, and then give a violent crush to the folds of your coat to find out that it was a different fly from the one you were searching after. That one sits laughing at your vexation from the tip of your nose. So with the unclean critics that crawl over an author's head. You cannot destroy them with bludgeons. O man! go on with your life work! If, opening your mouth to say the thing that ought to be said, a fly dart in, SWALLOW IT!

Had we stopped on the aforesaid day to kill the insect, at the same time we would have killed our sermon. We would not waste our time on such a combat. Truth ought not to be wrecked on an insect's proboscis. You are all ordained to some mission by the laying on of the hard hands of work, the white hands of joy, and the black hands of trouble. Whether your pulpit be a blacksmith's anvil or carpenter's bench or merchant's counter, do not stop for a fly.—*T. DeWitt Talmage.*

GREATNESS AND SMARTNESS

My young friends, don't mistake smartness for greatness. As a rule, a smart boy makes a shrewd, long-headed schemer — a man of questionable methods.

A smart boy is in great danger of being spoiled by being told so often that he is smart, and also because by cunning, shrewd methods he frequently can do, quickly and easily, things which other boys can only accomplish by a great deal of hard work.

It is a sorry day for a boy when he discovers that he can achieve his ends by cunning and indirection instead of by hard work. He thinks he has found a short cut to success, or a substitute for plodding, and the moment he becomes possessed with this idea that he can get his living more easily than other people he is doomed to failure.

It is a dangerous business, this trying to find short cuts to one's goal. Our prisons and jails are full of men who thought they had found an easy way to success, and tried to shorten the road to the goal. Hundreds of these wretches, now wearing the striped suits of disgrace, spent more time and energy in trying to get a living by cunning, long-headed methods and questionable pursuits than would have secured for them an ample competence and an honorable reputation.

Clean, straight methods are always best. The moment a young man shows the least sign of crookedness he arouses suspicion and challenges confidence; he works at a great disadvantage — a disadvantage which it will require an enormous amount of hard work to counteract. When suspicion is aroused, confidence is lost or credit is questioned; complete rehabilitation of character is very difficult. A broken piece of china may be mended so that it will look almost as good as new, but one is always distrustful of it, and never feels perfectly safe in using it. So there is always a doubt of the character which has once been smirched, badly wrenched, or marred. Most people are afraid of a mended, patched-up character. They dare not trust it. The world keeps its eyes on the weak places in one's armor, and the fact that a man is constantly under the ban of suspicion makes his complete success extremely difficult. My young friends, especially the "smart" ones, you should not forget that the only sure and safe road to worthy achievement of any kind is straightforwardness, honesty, and absolute rectitude of purpose, and that anything else is not only questionable, but is also risky and sure to be fatal to the only real success — character.

The truly great man, who esteems manhood beyond riches, does not do things by indirection, and does not make stealing legal by accomplishing it with a long head instead of a long arm. He keeps to the straight road, no matter what temptations assail him or what inducements urge him to wander into crooked by-paths. He shows in his every action the difference between smartness and greatness.

After all, the great thing in a career is the development of manhood. The lawyer is nothing without the man. Of what value is a merchant who has made a fortune but has left his manhood behind, has dropped his character on the way, and has belittled his nobler self by cunning, scheming, roundabout methods to get dollars? The clergyman, the physician, the teacher, the writer, the artist,— what do they amount to if their manhood is not larger than their vocation?

We never know how good a thing is until we see the imitation.

SOCIOLOGY

Sociology is the science which considers the fundamental laws of association and the means of social progress. It is thus distinguished from the special problems of human association treated as Economics, Political Science, Ethics, etc.

Sociology as a distinct science is comparatively new, but it is increasingly engaging the attention of thinkers and philanthropists, and gives promise of large results for human betterment.

Sociology is the coming study. The spirit of Christianity, now appearing in its completeness, reveals more clearly than in any former century the problems of society and the duty of the individual toward them. The Sixteenth Century taught the lesson of individualism; the Twentieth Century will show that altruism is the crown of individual worth.

The sociologists assume the test of all effort to aid others in the welfare and progress of the race as a whole; that sentimentality is often substituted for plain wisdom in dealing with the unfortunate; and that society is endangered by ignoring essential principles, and bestowing indiscriminate charity. Scientists agree, however, that the most tender regard for human life, and compassion for suffering and need must be preserved, because the development of society is based on sympathy.

Our conduct depends more upon feeling than upon any mere intellectual view of our obligations.

NATIONAL UNITY

The republic of to-day and tomorrow is a theme that appeals to every patriot who loves his country, and looks forward to the time when America shall become the teacher of the world in liberty and free institutions. The historian gives us the America of yesterday; the student of events gives the America of to-day; the prophet and the man of vision beholds far off and future things and discovers the America of tomorrow. The task of the historian is by comparison a simple task. Looking back upon the rise and growth of a nation, the historian finds it easy to show how climate, food, seacoast and mountain range have modified a racial stock, and given a people its place among the nations of the earth.

One thing, however, can be done by the patriot who is interested in the future of the republic. He can make a careful analysis of the intellectual and political, the economic and moral conditions, that have always preceded the golden age of cities like Athens and Florence, of countries like France, Holland, and England, and then he can ask whether conditions like these are found to-day in American Society.

THE PASSING OF SECTIONALISM IN THE NEW SOUTH AND NORTH

Nearly half a century has passed since the clash of arms resounded on Virginia fields, and opened the most destructive and momentous conflict of modern times. The intervening years have been many and long, but neither time nor events have availed to diminish the importance of that struggle or to lessen the value of its results. Bitter was the conflict, for the great Rebellion was perhaps the fiercest war that has ever shaken the earth.

But time has taught us how God overruled the events of the war. Stonewall Jackson believed in his cause with the ardor and enthusiasm with which the crusaders fought for the tomb in Jerusalem. When Providence decided against state sovereignty, and for Nation's sovereignty, they said, "It is the will of God," and they accepted the arbitrament of war. Go into the South to-day and you find the same fidelity to the republic that you find in the North. Do not think that New York has a monopoly of patriotism and love of the republic, above Atlanta or New Orleans.

THE SPIRIT OF CHRISTMAS

No matter when we begin our Christmas preparations, it is sure not to be early enough; the great holiday never finds us with that comfortable sense of good work well done, which we have striven for. Nor is the failure wholly due to our own weakness and lack of foresight; something must be allowed for the fact that the approach of Christmas sharpens the memory and enlarges the heart. Early in November, perhaps, we make out a list of those to whom we wish to give, this year; we may even begin the working of sofa pillows and center-pieces on the verandas of summer hotels when the thermometer stands at ninety and December is unthinkably distant; but as time draws on we add name after name to our list, and then, on Christmas eve, suddenly discover that we have overlooked the last person in the world who could be expected to endure it.

On this fatally long list — fatal to our peace of mind and serenity — are several names we wish we could scratch off, but dare not. This one has always given to us and we cannot lie in her debt with ease. This other is a girlhood's friend, no tie remaining, of all those that seemed so unbreakable, except this yearly token of remembrance. That one is a forlorn old being whom no one loves — not even we ourselves. Perhaps if we did not send her something, she would have nothing to mark the day. She deserves nothing? That may be — deliver us from being remembered on Christmas day according to our deserts!

Reason as we may, from item to item, we are not altogether happy over this list. We cannot escape an uneasy feeling that, if we owe the gift, we owe more than the gift. We are haunted with a sense of hypocrisy that makes us tear up and rewrite the inscriptions that accompany these reluctant offerings, in a futile attempt at sincerity. For our comfort let us remember that even a futile attempt may, in the long run, count for something; it is not mere wasted energy. We may perform the act dutifully now, in the hope of sometime being able to perform it with a warmer feeling, recognizing, meanwhile, our narrow-heartedness, and trusting that successive Christmases may find us broader and sweeter.

If we stay up till after midnight, tormented by all the little devils that delight in a bustle, our fingers all thumbs, and our memories, goaded to an unnatural clearness, telling us all sorts of things we ought to have thought of sooner but didn't, and don't want to think

of now; if at last we drop exhausted into bed, afraid to look at the clock, it is hard to put on a holiday face a few hours later and shout, "Merry Christmas" in the dawn.

HOME

The American is much given to roaming about loose in his large country like a restless child in an unfamiliar room. Here and there a quiet corner shows that he is taking possession; but for the most part there are too many places that invite him for him to remain long in any one of them. He is, nevertheless, a home-loving body. He may manage to contrive for years in a dug-out, a log cabin, or a fashionable hotel; but he prefers to have some one belonging to him stay at home somewhere and keep a place for him.

In her younger years the American woman is not at all the sort of person likely to oblige him in this particular. She does not seem to have the instinct for home in the same degree as her forebears, but has, instead, an instinct for freedom and independence, sharpened by long repression. Home, if it deprive her of these things, is no place of delight to her, but a place of restraint. She tears herself free from it and hies her forth to boarding-house and lunch-club, taking up her abode with a fair degree of contentment in a little dark room devoid of all prettiness. Indeed, the room in which the business girl spends her few hours of rest and adornment is likely to be much less attractive than her personal appearance would lead one to expect.

The instinct may be crowded out, but it is still present, and asserts itself in various ways — most noticeably at her office. Here she keeps a slender vase, filled with flowers bought with her hard-earned dimes and quarters from the stand on the street-corner. Here too, is a drawer, lined with clean white paper and filled with little boxes of pins, needles and thread, scented soap, and a powder-puff.

On Thanksgiving day when the big box comes, filled with cookies and preserves, her heart overflows and she shares all she has, and in return gets little dishes of dainties from other girls and with them vicarious glimpses into other homes. The girls trip from room to room, laden with gifts and vocal with chatter about their goodies and the dear people who sent them. They describe minutely to one another the familiar idiosyncrasies of their uncles and aunts, and discover, as they hold forth to sympathetic listeners, an interest in peculiarities which heretofore have been merely maddening. In the retrospect, short as it is, these things are softened and seen in a truer perspective. The

talk grows wistful and tender as the day deepens, and over these hives full of working bees falls, with the Thanksgiving twilight, the blessed shadow of home.

COMING DOWN IN THE WORLD

It is easier to bear success than to bear failure. There are those who, in theory, doubt that statement; but in practice every one is eagerly willing to assume whatever burdens success may impose. To succeed is to put a certain polish on the cheapest wood. Although the coarse grain may be thereby thrown into relief, some one is sure to admire it, and it has, to any eye, a certain force and individuality

Failure, on the contrary, dims all that it touches. The whole world questions the value of the man whose outlines are blurred by it. Every one knows why he has failed, and nearly every one tells him so. A dozen times a day, while the wound is fresh, zealous friends dress it with mustard. He winces — and this is, to them, another evidence of weakness.

The worst of the pain lies in the pride that will not die at once — that, far from accepting these friendly diagnoses, has quite another explanation to offer. We all remember Thackeray's moving picture of ruined Mr. Sedley, conning his useless papers, and proving to every one, to the waiter in the dingy coffee-house as well as to pitiful Captain Dobbin, that the fault was all Bonaparte's. "And I say that the escape of Boney from Elba was a damned imposition and plot, sir, in which half the powers of Europe were concerned, to bring the funds down and ruin the country. That's why I am here, William. That's why my name's in the Gazette. Why sir? Because I trusted the Emperor of Russia and the Prince Regent."

Thackeray does not tell us about Mrs. Sedley's actions at this moment, but doubtless she also had her little shams. We have fair warrant for imagining that her manner to the faithful servant who continued working for her without pay was as lofty as ever. Mrs. Sedley would omit no customary demand, and level no barriers of rank. Her nearest approach to familiarity would be the cry for sympathy.

"*You* know, Blenkinsop, how well I used to live. I ask you, can any reasonable person expect me to drink such tea as this?"

The need of money is so sordid and depressing a need that it is next to impossible to preserve a lofty ideal in the face of it. It is not so much the mere privation of accustomed luxuries that hurts — though that does hurt — as the inevitable shabbishness and ugliness

that results from financial inability to keep up with repairs. Who does not know the sense of degradation that comes from covering a hole in the carpet with a rug? From shabby bed-covers? From the association of solid silver with nicked china and an insufficient supply of table-linen? When we fall behind we find ourselves living in a hodge-podge of incongruous and unbeautiful wreckage, and our surroundings daily mortify our taste and our self-respect.

If we can maintain ourselves sufficiently to work slowly through the debris, ordering and arranging it as light dawns upon us, we may be rewarded by an intimate perception of what is genuinely beautiful and necessary to beautiful living. Such a perception is as rare as it is precious in our commercial civilization, where, as Professor Veblin so scorchingly points out, the love of ostentatious waste has vitiated nearly all our conceptions of decency. To those of us who fall behind may be left, possibly, the discovery of the essentials. We may discover the fitness of oiled dining-room tables when our fine linen wears out; and gain a new respect for space and sunshine in our rooms, as the bric-a-brac breaks. Of course the danger is that we will do nothing of the kind, but will take to passe-par-touting illustrated newspaper supplements and making puffy sofa-pillows out of scraps. Such imitation ostentation is even worse than genuine ostentation. We wear out our spirits in the effort to attain it, and dip our scant bread in bitterness in the effort to preserve it. Why not let everything that, under the stress of daily living, proves itself to be rubbish, go on the rubbish heap, leaving a reposeful emptiness behind it?

Although I am thus preaching the virtues of resignation, and of making the best of things (and oh! the preaching is easier than the practice!), I am not meaning to uphold, even by implication, a state of society and of public opinion which fills financial failure full of such unnecessary suffering. I do not believe there ought to be poverty or ignominy for any but the willfully vicious and idle — also for the willfully greedy and self-indulgent. But that belief, though it is worth holding and stating — worth some effort to bring into action — cannot affect, very appreciably, our immediate problem. That problem is how best to huddle together for warmth, while we wait the end of our discontent.

No one need be less lonely than we who come down in the world. By force of circumstances we become East Siders, and on the East Side, you know, millions of our fellows live. Having come here, is there any reason why we should not bring with us such graces and beauties of the West Side as will bear transplantation? We may be compelled

to leave behind our liveried servants, and our expensive gewgaws, but who shall deprive us of our good manners? of our books? of the habit of worthy conversation?

Here are our new neighbors eager to greet us. No wealth now builds its hard barrier between the wide reaches of humanity and our own souls.

WANTED!—A MAN

"The world has a standing advertisement over the door of every profession, every occupation, every calling, '*Wanted — A man.*'"

"Wanted — a man who is larger than his calling, who considers it a low estimate of his occupation to value it merely as a means of getting a living. Wanted, a man who sees self-development, education and culture, discipline and drill, character and manhood, in his occupation.

"Wanted, a man who, no stunted ascetic, is full of life and fire, but whose passions are trained to heed a strong will, the servant of a tender conscience, who has learned to love all beauty, whether of nature or of arts, to hate all vileness; and to respect others as himself.

"God calls a man to be upright and pure and generous, but he also calls him to be intelligent and skilful and strong and brave.

"The world wants a man who is educated all over, whose nerves are brought to their acutest sensibility, whose brain is cultured, keen, incisive, penetrating, broad, liberal, deep; whose hands are deft, whose eyes are alert, sensitive, microscopic; whose heart is tender, broad, magnanimous, true.

"The whole world is looking for such a man. Although there are millions out of employment, yet it is almost impossible to get just the right man in almost any department of life. Every profession and every occupation has a standing advertisement all over the world: 'Wanted, a man.'"

When Garfield was asked in his youth "what he meant to be," he answered: "First of all, I must make myself a *man*; if I do not succeed in that, I can succeed in nothing." As I was traveling in one of the southern states I fell in company with Judge D., and entered into conversation on the subject of a demand for men. To illustrate he said: " We were allowed $1,000 for a court stenographer, and were very careful to select one who we were sure was strictly first-class, thinking that the salary should get the very best. We found a *man* who was thoroughly qualified and employed him at the salary named. We could have gotten stenographers at all prices ranging from $300

to $600 salary, but they could not fill the place. The one we selected did his work so well that we were unable to keep him, as he was offered a salary of $1,600 by another party, and, of course accepted it."

There is a demand for good timber; timber that is soft, brittle, full of knots, wind shaken, won't do; it must be strong, tough, hard, clear of knots; that's the timber in demand. Men who have qualified thoroughly in the work they would do, will find a place to earn a living; others are left out. *Wanted — a man.*

I met Mr. B., who is a large manufacturer, employing over 1,000 people, whose wages range from $6 to $25 per week, and a few whose salaries are from $2,000 to $5,000 a year. "I find it no trouble to get help in the departments, where but little skill is required; but for the places requiring skill and close attention to business, there are vacancies all the time. Much attention is given to watching the workers with reference to finding persons who can fill the better positions, promptness, thoroughness, attention to details, and especially those who report for duty every working day in the year. There is always a demand in my factory for thorough men." And so it is over all the world. Wanted, a man.

INCOME AND EXPENSES

Mr. Micawber was made to say by Dickens some very good things. Among them was this: "My other piece of advice, Copperfield, you know; annual income, twenty pounds, annual expenses, nineteen six; result, happiness; annual income twenty pounds, annual expenses, twenty naught and six; result, misery."

I have in mind, just now, a striking illustration of this truth. Mr. C., when a boy of sixteen, was employed by his brother-in-law in a store, at wages of $12.50 per month, and had to board himself. He saved $100 that year. You boys who smoke, drink, wear fine clothes and pay big livery bills, think of this. Be a *man*. You say you have no show? Do you think so? If you get $25 per month, or $300 a year, have you no show? No, of course you have no show. Your expenses are $400. You are short $100. You are discouraged, you owe your employer, and, although you are no account, you are retained because your employer wants to get even with you. Your *self-respect* is gone, you are a piece of fungus, no individuality, no manhood, no qualities that a *man* should have. When you live beyond your income you are very liable to become a thief. You don't want your account to show up so ugly. You are tempted to take out

ten cents, then a quarter, then a dollar. You like to be regarded as one of the "bloods;" fill your pockets with cigars. You think you will charge them at first, but your memory gets bad and you manage to forget it. You are no part of a *man*. When you use money you have not earned, you are blighting your chances of a successful life. If you are not guilty, these words are not for you. If you are guilty, shake off these habits that lead you to the Devil. This same Mr. C. of whom I spoke, was scrupulously, I might say religiously, honest. While yet a young man he owned a large store of his own, and prospered all along life's journey. He never made *big money*, by speculation, but always lived within his income. He left an estate of $300,000. Among other legacies he left $20,000 for the benefit of the *deserving poor* of his native town, making it an endowment; three-fourths of the interest was to be given each year to the poor, one-fourth was to be added to the principal, thus making a growing fund, which will in all the years to come perpetuate his memory, making glad the hearts of the poor and needy when it brings them fire, food and clothing.

Would this benign legacy ever have been known had this boy started out living beyond his income?

PLUCK AND GRIT

Of all elements entering human character, no two are more important than those expressed in these two words "pluck" and "grit." "Pluck" brings a man to the front to face the enemy in battle. "Grit" keeps him in line and endows him with endurance to stand unflinching till victory is won. These qualities are required in every vocation. The farmer, blacksmith, salesman, merchant, doctor, lawyer, preacher, in fact, everybody.

If the farmer has not *pluck* to go out to his daily toil and *grit* enough to stay with it, his harvest will be scant, his reward will be small. Picture to yourself a man who obtains his daily bread, his clothing and other comforts of life, by labor, lying abed in the morning waiting for something to "turn up." Nothing "turns up" in the battle of life unless there is a moving power behind it to make it turn. Charles Sumner said, "Three things are necessary, 1st, backbone; 2d, backbone; 3d, backbone." Backbone without brains is worth more than brains without backbone.

In digging in the dust and ashes of the buried city of Pompeii, at the sentry-box, the workmen found the skeleton of a Roman soldier

who was on duty at the command of his government, at the time the ashes, debris and melted lava belched forth from Vesuvius burying forever the great city. This mass carried desolation, horror, and death before it. While others were fleeing for their lives through the sentry gate, to places of safety, this soldier stood unmoved at his post, and refused to join the multitude of refugees fleeing from the city. See him there, his face beaming with resolution and a heart filled with true grit. Total darkness, changed for a moment by the flash of flame, and the lightning glare flashed on his livid face and polished helmet, yet his stern features remained composed. Erect and motionless he allowed himself to be buried there where he stood on duty

Pluck ever commands admiration. Grit commands admiration mingled with reverence.

Pluck and grit are strongly illustrated in the history of journalism, as follows: Many years ago in a great city was published a small paper. Its subscribers were few and its columns were filled with local and commonplace matter. The son of the proprietor was plucky and full of true grit. The paper had been steadily losing money. This son begged the father to let him have full control. Consent was reluctantly given. The young journalist began remodeling the establishment and introducing new ideas. Before this the paper had no part in moulding public opinion, and possessed no individuality or character of its own. Wrong, peculation, and unjust contracts in the public printing, were alike condemned in strong terms. The result was, that the little public patronage it had was withdrawn. The father stood in utter dismay, the son would soon ruin both the paper and himself, but no remonstrance could swerve the son from his purpose to give the world a great journal, which should have weight, character, individuality, and independence. The public soon saw that a new power was concentrating its force, and used behind the paper. Its articles were full of interest, new thought, new ideas, new blood was injected into the insignificant sheet. A man with pluck, brains, and tenacity of purpose was at the helm. A man with *grit*, who could *make* a way when he could not find one. He had great opposition from other papers, and also the government; but he was there to push, to move, and he did *move*. The paper grew, till in that early day he could not supply the demand, and had many printers setting up the paper in duplicate and triplicate. He gave a new impetus to journalism and soon ranked first in the world. This was in about 1810. This man was John Walter, Jr. This paper was "*The London Times*," and it is to-day probably the greatest printed on earth. A striking, forcible

illustration of the great power felt in the world by the "pluck and grit" of one young man.

If you expect to make your mark,
And would not wander in the dark,
You never can get in the light
Without these weapons in the fight.
These two you must have buckled on,
With them full half the battle's won.
Hold steady now the sword of Pluck,
And don't rely on one called Luck.
And when you're in the hottest fray.
Old Bonaparte you must obey.
And when the battle rages hot,
Don't flinch, but stay right on the spot.
Present the gun we call old Grit,
It scares the foe clear out of wit.
Then when from war you've found release,
And in your age sit down in peace,
These trusty weapons put away,
Yes, "Pluck" and "Grit" that won the day.

TRUTH

The day for securing business by downright falsehood is past. The public will order you back into the darkness as Poe when he addressed the raven.

There possibly may be extreme cases where deception might be justifiable, but in the ordinary transactions of business a lie is poor capital. If you invest in it you will always find the investment vanish away as the mists and fogs before the morning sun. Truth stands a deep foundation laid in solid rock holding the structure firmly in place. A lie is a foundation of sand that gives way before the streams of water played on it by a discerning public, causing a sure fall of the structure above. You are not compelled to tell all you know to point out the weak points, if any. There is enough of TRUTH in the great work of humanity to fill volumes. If you would be successful, be a man; tell the truth, for a truer couplet was never penned than this:

"Oh, what a tangled web we weave,
When first we practice to deceive."

No element of character is more prominent with great men than Truth. Some doubting ones would break our faith in the story of

George Washington, who with his "little hatchet" cut his father's favorite cherry tree, and when asked who did it replied: "Father, I cannot tell a lie; I did it with my little hatchet." By this honest confession at the risk of punishment, he was commended for telling the truth.

We believe this story; yet, whether it be true or not, we know Washington was great, and his greatness was largely recognized because he was truthful.

Confidence is the basis of all successful business, and no confidence is found where truth is wanting.

SEED TIME AND HARVEST

Boardman says: "Sow an act, reap a habit; sow a habit and you reap a character; sow a character, you reap a destiny." How few stop to think about the result of every day's sowing. Every being possessed of soul and intellect is sowing broadcast some kinds of seed, not dead seed, but seed in which are the germs of success or failure.

The small boy, the youth, the man in his vigor, and the old man are scattering seed, planting in the soil, fertile soil, which will germinate and bring forth fruit. Oh, boy, oh, youth! oh, man! what is the nature of that seed? The harvest will come by and by; what will that harvest be?

The boy bows at his mother's knee, and there is taught the truth as God gave it in the "Book of books," commanding: "Thou shalt not take the name of the Lord thy God in vain." The little boy fully feels the necessity of steering clear of "swearing," yet he goes out and hears oath after oath repeated so often by little people and big people, that after a little while he concludes it is really *manly*. The bad seed germinates in his heart and shortly springs up a poisonous accursed weed — and out comes that wicked oath. Oh! see him with gleaming eyes, hating himself, for then and there he feels, he knows, the good angels of purity have taken their flight. There has left him the influence of the dear loving mother, whose anxious heart has been so full that she has shed copious tears as she prayed God to keep her boy pure. He can see the eyes of Satan, as he looks on with that satanic grin, and in gleeful mood exclaims, "that boy is mine."

Pope says:

> "Vice is a monster of such frightful mien
> That to be hated, needs but to be seen;
> Yet seen too oft, familiar with his face,
> We first endure, then pity, then embrace."

An ancient motto was, "Resist Beginning."

The folly of the child grows into the vice of the youth, and the crime of the man. "Sow to the wind and reap the whirlwind." Wrong is a smooth, even decline that takes its votaries down, down, down, with an accelerating motion. Right is a hill to climb, and only the wise are willing to toil up its rugged pathway. Yet the reward is great, and it gives vigor and endurance. Sow to the one, reap bitterness and sorrow; sow to the other, reap sweetness and joy. It is said that a pebble thrown into a great lake makes a wave that is felt on the opposite shore. Words, acts, even thoughts, are seeds sown. Kind and generous words and noble acts bring a harvest of warm friends.

One wrong deed sown among many good ones has caused many a man sorrow all his days. Know certainly, you cannot indulge in little sins, but they will surely find you out. If the world does not see and know it, you are conscious of it and are weakened just so much in manhood.

Once a man getting angry with his neighbor, determined to do him great harm. He knew the neighbor was very careful not to allow weeds and burs to grow in his field. The angry man went at night and sowed cockle-burs all over his neighbor's field. They grew, and it took much hard labor to hoe, pull and plow them out. If you have any cause of feeling hard toward any man, revenge is poor remuneration. "Overcome evil with good," but if you should get ugly burs growing in the field of character, hoe them, pull them, plow them out.

I remember when a boy, passing by a wooded place near an old log schoolhouse. My uncle was with me and he said: "Twenty-five years ago when I was a boy, under that old oak tree, I gave a boy the worst thrashing I ever saw a boy get." I asked how it happened. He replied: "The boy was bigger and older than I and on the previous day he struck me and hurt me very much. I looked him in the face and said, 'I will get even with you, sir.' So the day I whipped him, I took some fine watermelons to school. At noon I told all the boys I had something to show them. They all followed, when I rolled out from under the bushes my melons and began to cut them in large slices, and they were luscious. My friend (?) stood a little back from the other boys, feeling that none of the rich feast was for him. I took up the largest piece, so red and sweet and gave it to him. He accepted it, and as he ate, the great teardrops trickled down his cheeks. When his feelings would allow him to speak, he said: 'Will, you have gotten even with me.' One of the best friends I ever had in school and in after life, was the boy I whipped under that tree." Sow bad seed as

did Adam's first son, Cain; the wicked Ahab and Jezebel, his wife; the heartless tyrant Nero, who, 'tis said, engaged in revelry and music while Rome burned — their influence still goes on.

Sow good seed, the harvest will come very soon, and be resown to bring forth good through the ages to come, reaching out even into eternity. Noah, Abraham, David, Job, Solomon, Socrates, all sowed seed that have brought rich harvests, and the good seed are being resown yet, as their words and thoughts are treasured in the hearts of the wise of to-day.

"Be not deceived, God is not mocked; whatsoever a man soweth, that shall he also reap." In the physical world we see this forcibly illustrated. Great care is taken in selecting the very best seed. Man is so constituted that by studying the nature of certain seed, he greatly improves the quality above that found in the original. All the fine luscious apples we enjoy have been propagated from the little bitter crab. Then how important in sowing the seed for making a man to select the very best, and by pruning and training we can improve on what has gone before. Let Americans, as representing freedom and progress, husband that which will advance them in all that builds up a stronger, better character; then all the world will turn their eyes in wonder and admiration at the happiest, strongest, and best people on earth.

We can give only a few ideas on this great subject, but what we wish is to put the people on a line of thought as to the best plan of successful seeding.

CHEERFULNESS AND GOOD HUMOR

Who ever saw a man successful in getting business if he was cross, morose, sour, and snappish. One of our American poets has truly said, "Laugh and the world laughs with you; weep and you weep alone." It is very difficult sometimes to be cheerful when things are not going well with you; but so sure as you do not cultivate a cheerful spirit, you will have an expense bill that will exceed your income. When you discover a tendency to be what is called "down in the mouth," say something, think of something, do something that will buoy you up with a measure of glad thoughts. The very effort will have a reacting effect on your low spirits and bring you out into a normal condition. Read a book of humor, or join in conversation with some "hail fellow well met," and you will find that cheerfulness is contagious and that kind of contagion that brings both health and success.

28 compliance
lumber
f. o. b.

consignment
instructions
disposition

fixtures
pending
contents

29 delivery
window
hemlock

30 specifications
estimate
convenience

included
overcharge

31 erect
handsome
opportunity

32 requirements
shelving
roofing

33 contractors
attached
competitors

34 conversation
relative
confirm

construction
dwelling
suggested

35 surprised
inclined
recent

36 practically
37 inability
detailed

38 accurate
completed
workmanship

approved
attorney
39 situated

disapprove
inspected
40 American Express

catalog
decorative
41 items

42 impossible
45 protected
46 anticipate

48 emblems
diameter
49 memorial

expecting
customer
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50 discrepancy
explain
51 quotations

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52 Adams Express
appreciate

Congregational Church
report

53 Baptist Church
retaining
55 separate

designs
stamped envelope

56 tinted
reproduction

57 selections
endeavoring
wholesale

58 professor
United States Express
expression

procedure
frequently
59 foreclosure

60 proposed
adjustment
account

61 mortgages
62 proceedings
63 commenced

thereafter
65 collected
remittance

tardiness
66 semi-annual
dividends

67 obtained
execution
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68 ignored
69 association
71 certificates
file

72 withdrawal
recorded
abstract

73 increase
participate
76 reinstatement

77 introducing
Rochester
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78 non-arrival
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79 rejoice

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80 inquiries

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81 delaying
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87 education
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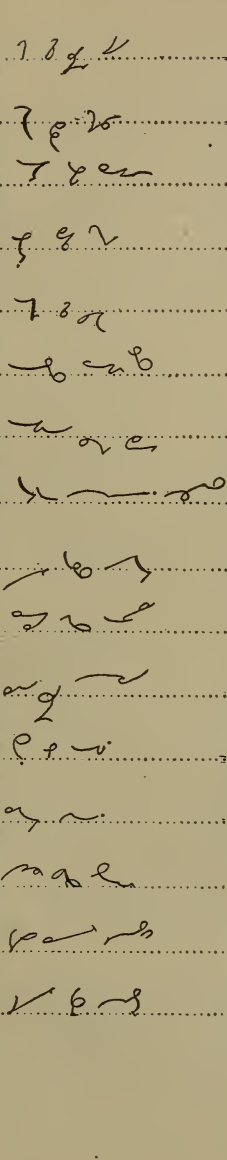

efficient
stenographer
bookkeeper

88 confident
combination
academic

commèrc'l course
progressing
89 congratulate

entitled
91 improbable
earnestly

recommend
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services
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graduate
98 accommodat'n
99 resolutions

101 compliance
103 comfortable
radically

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104 thanksgiving
105 altogether

qualifications
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establishment

autumn
106 pamphlet
109 promotion

111 emergency
additional
112 description

114 intimate
suppose
117 communicat'n

penmanship
excellent
122 agreeable

afternoon
announcement
disinclined

124 perfectly
faithful
128 compelled

cancellation
prohibition
129 executed

130 applicable
exceeding
131 located

warranty
comparatively
132 endorsement

133 prospective
letterheads
135 rendered

accident
liability
138 secretaries

141 surrender
likelihood
rental

142 adjacent
145 concurrent
eliminated

146 creditable
appreciation
electrical

continued
147 installed
148 inventory

provisions
deviation
violated

149 particularly
155 debited
157 guarantee

159 comptroller
currency
160 discommodi'g

161 willingness
reciprocate
162 mechanics

consummation
163 reputed
165 security

hypothecation
166 discontinue
167 majority

169 ultimo
factories
conditions
moderate

replenish
exhausted
inasmuch

170 exclusive
agencies
throughout

retail
merchants
confine

171 alert
dressers
173 confidence

experiment
exactly
prestige

174 enthusiastic
unusual
X-ray

convincing
argument
imprinted

duplicate
distribution
175 standard

178 impression
180 approach
183 confronting

tendency
prejudice
exists

184 forethought
185 figuratively
literally

likewise
cement
retirable

annual
allotment
limited

186 mislaid
effectual
popularizing

AA
EE
consist

188 contrary
189 masterpieces
literature

publishers
privilege
discount

191 handle
post office.
192 universal

atlas
proposition
holidays

subscription
edition

circular
193 earlier
194 prospectus

copies
returnable
outright

195 mutual
conservatively
197 shelfwcrn

198 periodical
exercise
serial

widespread
recognition
justify

extensively
199 wide-awake
library

description
200 histories
distributing

201 tremendously
percentage
display

203 perhaps
205 indebtedness
committing

injustice
outstanding
207 articles

208 perceive
volumes
temporary

completed
209 Remington

operator
machine
211 couple

212 somewhat
chagrined
unexpected

213 renewal
proprietor
commending

214 federal
practically
Washington

unsolicited
testimonials
festoons

215 reputation
216 extended
commands

217 expressed
suggested
discuss

218 diploma
problem
vexing

expeditiously
219 vacated
220 possession

221 persistent
adjoining
determine

222 railroad
purchaser
definite

223 title
conveyed
224 residence

225 survey
226 mentioned
228 profitable

229 persuading
231 telephone
233 consummate

critical
234 condensed
236 courteous

239 accumulating
240 establishment
conscientious

241 integrity
solvency
243 destruction

indulgence
244 managers
245 disinfectant

246 glycerophos-
phates
247 apology
248 notation

undoubtedly
unable
249 shortage

250 behalf
251 Wells Fargo
Express
excessive

exclusive
performed
252 handkerchief

supplied
253 booklet
ready-to-wear

comprehensive
revelation
ideas

irresistibly
artistic
254 inducements

refunded
display
entertainment

255 minute
enormous
256 creations

boulevards
opera
backbone

modifications
257 merchandisi'g
elements

readjustment
260 squarely
proportion

261 ginghams
fannelettes
263 I'd

264 print
fabric
durability

265 identify
prevailing
adulterate

cheviots
266 attribute
clientele

we're
alterations
267 remarkable

268 innovations
designed
moulded

269 liveliest
disguise
umbrellas

270 pre-eminently
standbys
271 assortment

273 inferior
discovered
auction

rectify
vexation
approbation

275 insufficient
irregularity
disadvantage

276 concession
destination
whereabouts

280 depicts
altho
competition

281 portieres
282 attractive
decisions

284 supreme court
territory
stampede

285 signature
pass-book
extract

286 appended
288 file
evidently

289 severed
pursue
premium

291 indicated
initials
ordinarily

292 uncertainty
expediting
hereafter

295 trustee
297 disregard
depreciation

300 exceedingly
memoranda
addresses

doubtless
nuisance
operates

303 incumbrance
approximate
provision

304 waivers
squeeze
surround

305 witnessed
governing
307 deposit

avoided
consult
308 presentation

honored
aforesaid
309 sympathy

resorting
extricate
ungranted

312 lecture
Christian
audience

psychologically
demonstration

313 example
opposite
314 clearance

316 ingenious
317 superiority
320 criticism

321 typographically
compositor
325 assists

distribution
economical
analysis

logic
branded
reputable

magazines
merits
intrusion

326 emphatically
promiscuously
villages

concentrated
affirmative
coerce

co-operate
327 appropriation
accruing

328 inaugurated
self-explanatory
electrotype

330 Christmas
illustrations
bulletins

331 ere
333 upwards
specifying

exceptionally
astray
forwarded

336 invariably
judiciously
recipient

337acquaintances
photographs
342 delineator

343 tributary
non-subscribers
345 era

inserted
patronage
346 engravers

intelligent
349 strenuous
imperative

351 contemporaries
systematize
bureau

357 emphasis
superfluous
358 paragraph

consecutively
ahead
enrolment

propagation
intervention
international

shrinkage
deliberate
substantial

vocational
industriously
solicitors

excite
susceptible
tensively

conventional
preconceived
corollary

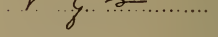
assemble
359 adaptability
pressure

overthrow
361 estate
statutes

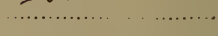
friendliness
362 incorporated
363 exorbitant

rejection
364 deposition
366 maturity

misgivings



receipt whereof
do hereby sell
assign, transfer, convey and
set over



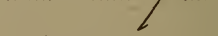
in and to the
within-named policy
interest and benefit

and advantage whatever
may hereafter
or to be

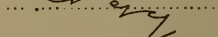
to have and to hold the
same unto the
heirs and assigns

in witness whereof
hereunto set my hand and seal this

sealed and delivered
plumbers specifications
required in the



south side of
according to plans
are to be submitted



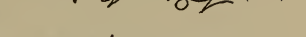
of this city
place in the
owner will provide

to be built on
contractor must be
drawings and specifications

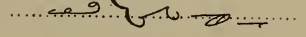
in all cases
head lines
by means of

supreme court
Dutchess County
Mutual Insurance Company

that heretofore
property of this plaintiff
taxation at the



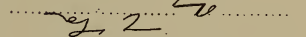
ten thousand dollars
common council
as shown on said roll



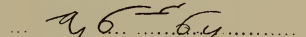
warrant for its
issued to
city treasurer

sixth day of February
claiming to act as
claiming such sum

then and there
property was not
tax in question



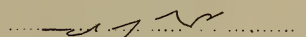
to allow the
said sum of
city of Poughkeepsie



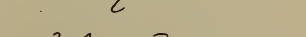
ask his judgment
for the sum of
interest from May

state of New York
foregoing complaint and
as to the matters

before me this
concluded or ended
second judicial district

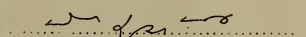


hereinafter mentioned
disbursements of this action
examination as follows



guilt or innocence
conscientious scruples
verdict of guilty

punishment is death
I have none
expressed your opinion



I do not think I
expressed any opinion publicly
I think under the ruling of

definitely upon the question
argument upon it
for the present

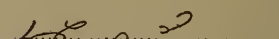
brick dwelling house
given in all cases
figures on

shall be made
lead lines
whether for

lead and cast-iron pipes
when required
work shall be

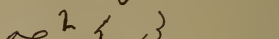
general release
state of Minn.
city of Minneapolis

of and from all actions
causes of action
whatsoever



or by reason of
cause or thing
date as above

extension agreement
this agreement made this
by and between

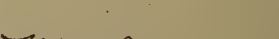


state of Ill.
witnesseth
bearing the date of the

to the order of
bearing interest at the
per annum

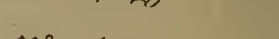
after maturity
at the highest
rate which is

in such cases
payment of all said
even date



trust company
which said trust
this agreement shall

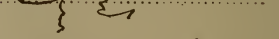
this indenture
made this
state aforesaid



written contracts
claimed to have
cancelled and delivered

to the abovenamed defendants
copy of your answer
hereby summoned to answer the

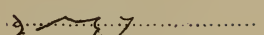
plaintiff's attorney
failure to appear and
will be taken against you



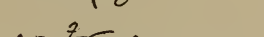
county of Cook
known to me
whose names are

at my office
official seal
year in this

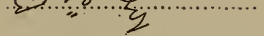
on or about the
was indebted
in the sum of



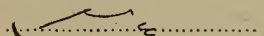
date thereof
United States of America
interest on each of said



principle notes
semi-annually
that he is

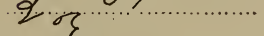


of all of said
executed and delivered
deed of trust

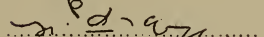


in words and
following to wit
which deed of trust was duly

amount was duly
that none of the
interest upon said

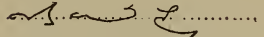


abstract of title
to said premises
insurance and taxes



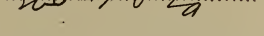
that pursuant to the
foreclose said trust
complainant further prays

know all men by these presents
state of North Carolina
hereby make

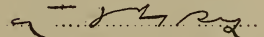


constitute and appoint
of the same place
of the said company

like power
by virtue of these
in witness whereof

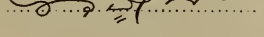


hereunto set my hand and seal
presence of
on motion

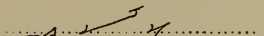


under the name of
reading and filing the complaint in
this action

ordered that upon said
paying into court the
said defendant



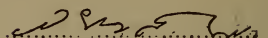
be restrained
from commencing any action
by the court



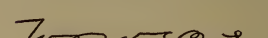
circuit judge
deponents further say that they will
carefully compared

foregoing copy
said copy is
true and correct copy

whole thereof
revised statutes
acts and amendments thereto



at the special term of the
held at the
court house
notary public

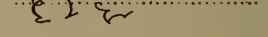


in the city
ordered that this action be
same hereby is

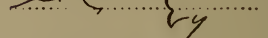
present defendant
and that said action be revived
special term of the

it is ordered that
and he hereby is
appointed to act as

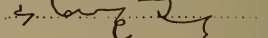
sell in the
place instead of
order directing such sale



and that said
pursuant to said order of sale
to the abovenamed defendants



to answer the
complaint in this action
and to serve



copy of your answer
day of service
in case of your

failure to appear or
trial desired
plaintiff's attorney

state of Missouri
for and in consideration
of the sum of

lawful money of the
United States
to me in hand paid

One copy del. to Cat. Div.

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